

HOWARD COUNTY
DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT



FFY08 CONSOLIDATED ANNUAL PERFORMANCE REPORT
FOR THE PERIOD JULY 1, 2008 THROUGH JUNE 30, 2009

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
HOME INVESTMENT PARTNERSHIP PROGRAM

Department of Housing and Community Development
Division of Grants Management
6751 Columbia Gateway Drive
Columbia, Maryland 21046
Phone Number: 410-313-6318

TABLE OF CONTENTS

Executive Summary	
Summary of Federal Resources Introduction	5
GENERAL	6
Assessment of One Year Goals and Objectives	6
Assessment of Five Year Goals and Objectives	7
Affirmatively Furthering Fair Housing	19
Other Actions	27
Address Obstacles to Meeting Under Served Needs	
Leveraging Resources	27
MANAGING THE PROCESS	30
CITIZEN PARTICIPATION	30
Summary of Citizen Comments	
Funding and Expenditure Summary	
Geographical Distribution	
Areas of Minority Concentration (MAP)	
Income Distribution (MAP)	
INSTITUTIONAL STRUCTURE	34
Overcome Gaps	
Enhance Coordination	
MONITORING	34
Monitoring Results	
Self Evaluation	
How Are We Doing?	
Assessment of Slow Performing Projects	
HOME Program Accomplishments	
Plans for the Future	
LEAD BASED PAINT	42
HOUSING	42
Foster and Maintain Affordable Housing	
Rental Housing	
Affordable Housing Completion Goals	
PUBLIC HOUSING	51
BARRIERS TO AFFORDABLE HOUSING	51
AMERICAN DREAM DOWN PAYMENT INITIAITVE	52

HOME NARRATIVE	
Consistency with Consolidated Plan	53
HOME Match Contribution	
Minority Business Enterprise/Women's Business Enterprise	
Results of On-site Inspections of HOME-Assisted Rental Housing	
Assessment of Affirmative Marketing Efforts	
Overcome Gaps in Institutional Structures	
HOMELESS NEEDS	55
Homeless Needs	
Specific Homeless Prevention Elements	
Action Taken to Develop and Implement a Continuum of Care	
Actions Taken to Prevent Homelessness	
Actions to Address Emergency and Transitional Housing	
COMMUNITY DEVELOPMENT	60
CDBG Summary Narrative	
Assessment of Relationship of the Use of CDBG Funds	
Changes in Program Objectives	
Assessment of Grantee in Carrying Out the Planned Actions	
Were Funds Used Exclusively for the 3 National Objectives	
Acquisition, Rehabilitation or demolition of occupied property	
Economic Development Activities	
Limited Clientele Narrative	
Program Income	
Rehabilitation Projects	
Neighborhood Revitalization Projects	
NON-HOMELESS SPECIAL NEEDS	67
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) - N/A	
EMERGENCY SHELTER GRANT (ESG) - N/A	
<hr/>	
Appendix A. CDBG Financial Summary Report	68
Appendix B.1. HOME Match Report (Form HUD-40107-A)	70
Appendix B.2. HOME Annual Performance Report	72
Appendix C. Integrated Disbursement & Information System Report	74
C1 - Summary of Accomplishments (IDIS C04PR 23)	
C2 - Summary of Consolidated Plan Projects (IDIS C04PR06)	
C3 - Activity Summary Report (IDIS C04PR 03)	

The Grantee was unable to produce the following reports in IDIS On-line at the time of submission:

C4 - CDBG Performance Measures Report (IDIS CO4PR83)
C5 - CDBG Housing Performance (IDIS CO04PR85)
C6 - Status of Home Activities (IDIS CO4PR22).
C7 - Completed HOME Activities (IDIS CO4PR16)
C8 - Status of CHDO Funds by Fiscal Year (IDIS CO4PR25)
C9 - Status of HOME Grants (IDIS CO4PR27)
C10 – HOME Housing Performance (IDIS CO4PR85)

EXECUTIVE SUMMARY

The Executive Summary is optional.

The Consolidated Annual Performance and Evaluation Report (CAPER) is a U.S. Department of Housing and Urban Development (HUD) mandated report for all communities that receive Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Housing Opportunities for People with HIV/AIDS (HOPWA) and Emergency Shelter Grant (ESG) funding. Howard County is an entitlement jurisdiction that receives both CDBG and HOME funds from HUD. Other HUD funds such as the Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) are received through the State of Maryland and are included in the State's annual report.

The CAPER reports the County's progress in meeting the housing and community development goals outlined in the five year Consolidated Plan. The Consolidated Plan is a planning document that identifies housing and community development needs and sets forth specific priorities, goals and strategies to address identified needs. The Program Year 2008 CAPER identifies the level of progress and accomplishments in meeting the goals, priorities and objectives of five year Consolidated Plan over a 12-month period.

This report includes required narratives and Integrated Disbursement and Information System (IDIS) reports. IDIS is a web-based system used to summarize project accomplishments and to request funds from HUD. The narrative sections of the report include descriptions of all County housing and community development activities, including those funded by the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME). Due to the reporting requirements, there is some repetition between the various sections of the report.

Summary of Federal Resources

In FFY 2008, the County received a total of \$1,652,966 in formula grant funds under the CDBG and HOME Programs. The FFY 2008 Annual Action Plan identified the activities to be carried out with these resources as well as described actions to be taken during the program year to meet underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of persons living in poverty, develop institutional structure, affirmatively further fair housing and enhance coordination between public and private housing and social service agencies.

The chart below summarizes the federal resources available during FFY 2008 (July 1, 2008 to June 30, 2009) to address Howard County's housing and community development needs.

FFY 2008 Funding Sources			
Source	Amount	Program Income	Total Funding
Community Development Block Grant Program (CDBG)	\$1,158,318	\$2,000.00	\$1,160,318
HOME Investment Partnerships Program	\$490,092		\$409,092
HOME American Dream Down Payment Initiative	\$4,566		\$4,566
TOTAL AVAILABLE RESOURCES	\$1,652,966	\$2,000.00	\$1,654,966

GENERAL

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.

Accomplishment in Attaining Goals and Objectives

Howard County's 2006-2010 Consolidated Plan outlines specific goals, strategies, and outcomes, which will be used to address the needs of County residents. The overall objective is to assist low- and moderate-income residents move toward self-sufficiency. The major barriers to meeting this objective are:

- Affordable Housing
- Affordable Childcare
- Transportation
- Jobs and Job Development

Affordable health care continues to be a challenge for low- and moderate-income persons. In an attempt to address the accessibility and affordability of health care, approximately two years ago, Howard County launched a universal health care plan called "Healthy Howard". The Healthy Howard initiative is designed to encourage restaurants and schools to provide healthy food; increase enrollment in the Children's Health Insurance Program (CHIP) and provide affordable healthcare coverage for eligible families. To date, the health care plan has 400 residents enrolled and more than 20 restaurants and 25 schools have been certified as serving healthy food.

The following tables, "Table 1. Assessment of Five Year Goals and Objectives" builds on Table 3A "Summary of Specific Annual Objectives" from the County's FY 2006–FY 2010 Consolidated Plan. The "Estimated Outputs" are based upon the FFY 2008 Annual Action Plan. In addition to a summary of the goals, strategies and outcomes outlined in the Consolidated Plan, the table summarizes the method in which the County has addressed each of these goals and strategies during FFY 2008. Proposed five-year outputs as well as FFY 2008 outputs are outlined. For a more detailed description of project and activity accomplishments, please refer to the IDIS *Activity Summary Report* (CO4PR03).

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

GOAL 1. EXPAND EFFORTS TO PRESERVE AND RETAIN EXISTING HOUSING STOCK					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Assist homeowners in maintaining and improving properties while allowing them to remain affordable.	CDBG HOME	Decent Affordable Housing	Affordability	3 units will be rehabilitated for low-/moderate-income households through the Rehabilitation Loan Program	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
This Program was suspended following the loss of several grants management staff members in 2007. The program has been restructured and is expected to become operational again in December 2009.			30 Units	0 Units	5 Units
GOAL 2. INCREASE AFFORDABLE HOUSING THROUGH HOME OWNERSHIP ASSISTANCE					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Assist first-time home-buyers with settlement and/or down payment Costs	CDBG HOME DHCD (MD)	Decent Affordable Housing	Affordability	This project was not funded in FFY2008 under CDBG or HOME. Funds from previous year's projects will be used to assist an estimated 3 families under the Settlement Down Payment Loan Program, Home Ownership Opportunity and the HOME Homeownership Assistance Program .	
Develop affordable housing	CDBG HOME LIHTC LOANS Community Legacy	Decent Affordable Housing	Affordability	An estimated 5 units of affordable housing under the Community Housing Assistance Initiative Program and the HOME Housing Initiative Program .	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
During the program year six households were provided assistance through the County's Settlement Down Payment Loan Program. There were no individual affordable housing units created during the reporting period.			100 Units	- 6 -	- 6 -

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

GOAL 3. EXPAND THE SUPPLY OF AFFORDABLE RENTAL UNITS							
Strategy			Source of Funds	Objective	Outcome	Estimated Outputs	
Develop affordable rental units			LIHTC Loans	Decent Affordable Housing	Affordability	Three rental complexes are in various stages of development: Ellicott Gardens (106 units) Parkview at Emerson (80) and Guilford Gardens (200-260)	
				Living Suitable Environment	Sustainability		
Summary of Accomplishment					Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
Two projects have been completed and the third project is in the pre-development stage. Parkview at Emerson is completed and leased at 100% and Ellicott Gardens is completed and leased at 50%.					142 Units	186 Units	350 Units
GOAL 4. SUPPORT THE COUNTY’S EXISTING PUBLIC AND ASSISTED HOUSING PROGRAM TO PROVIDE RENTAL ASSISTANCE AND SUPPORT SERVICES							
Strategy			Source of Funds	Objective	Outcome	Estimated Outputs	
Assist very and low-income residents with security deposits and/or security/utility deposits			HOME	Decent Affordable Housing	Affordability and Availability/Accessibility	This project was not funded in FY2008. Funded in previous years under the HOME TBRA Program	
Continue to support the Commissions operation of Section 8 and other rental assistance programs			HUD	Decent Affordable Housing	Affordability and Availability/Accessibility	The Commission currently has budget authority for 715 vouchers and is currently 100% leased up. The remaining vouchers are assigned and the holders are looking for rental opportunities.	
Summary of Accomplishment					Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
During the reporting period, the Commission provided additional training opportunities for case management staff and aggressively worked at updating and maintaining the waitlist, the voucher program reached the goal of full capacity. The TBRA project was not funded.					40 Units	- 0 -	- 0 -

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

GOAL 5. SUPPORT THE ENHANCEMENT AND DEVELOPMENT OF CRISIS INTERVENTION PROGRAMS TO ASSIST THE WORKING POOR AND OTHERS IN NEED					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Encourage development of community or faith-based organizations to form short-term emergency service programs. Support coordination between governmental agencies to improve service delivery.		Suitable Living Environment	Availability/Accessibility	This project was not funded in FFY2008. Funded in previous years. See Goal VI, support services for homeless	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
This project was not funded in FFY08.			- 0 -	- 0 -	- 0 -
GOAL 6. COMPREHENSIVELY ADDRESS THE ISSUE OF HOMELESSNESS BY PROVIDING A CONTINUUM OF CARE INCLUDING PREVENTION, OUTREACH, ASSESSMENT AND SUPPORTIVE SHELTER TO AID IN ASSISTING THE HOMELESS TO MOVE TOWARD SELF-SUFFICIENCY AND PERMANENT HOUSING					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Continue to support a variety of programs provided through the Department of Citizen Services to provide assistance to the homeless	CDBG, HOME, ESG, FEMA, VOCA, HUD Continuum of Care, Howard County, State of MD and various other sources.	Suitable Living Environment	Availability/Accessibility	Under the Chronic Support Homeless Program , an estimated 267 people will be served and assistance will be provided for expansion of the homeless shelter	
Intense wrap around case management services to persons with disabilities and are homeless	CDBG McKinney	Suitable Living Environment	Availability/Accessibility	It is anticipated that 12 people will be assisted under the Chronic Support Homeless Program	

Summary of Accomplishment	Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
The above programs are meeting their objectives. The Domestic Violence Center assisted 79 individuals with case management and 53 with emergency and transitional housing programs. Congregations Concerned for the Homeless assisted 11 families and Grassroots Crisis Center assisted 700 homeless individuals with both case management and shelter services. The Essential Services Program, within the Department of Citizen Services, provided support for 6 persons meeting HUD's definition of homeless.	1,000 People	849 People	1408 People

**TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

GOAL 7. IMPLEMENT THE COUNTY'S ANTI-DISPLACEMENT AND RELOCATION ASISTANCE POLICY					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide involuntarily displaced persons with assistance to relocate consistent with the County's policy	CDBG	Decent Affordable Housing	Affordability	This project was not funded in FY2008. Families assisted in previous program years.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
Program was not funded in FFY08. Families that were assisted utilized prior year available funding.			100 People	4 People	10 People
GOAL 8. AFFORDABLE HOUSING FOR SPECIAL NEEDS POPULATON AND SUPPORTIVE SERVICES					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide modifications for the elderly and the disabled or repairing emergency housing situation such as leaking roofs, sagging floors, lack of heat or water	CDBG Howard County Columbia Assoc Title III B	Decent Affordable Housing	Affordability	Fifty units will be modified or rehabilitated for the elderly and disabled through the Home Repair and Modifications Program	
Provide short-term assistance to elderly and disabled individual experiencing a health crisis	CDBG	Suitable Living Environment	Availability/Accessibility	One hundred persons will benefit from the Personal Assistance Service Program	

Service repair/modifications of group homes.	CDG HOME	Decent Affordable Housing	Availability/Accessibility	Two units will be rehabilitated (prior year CDBG funds)	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
The Personal Services Care Program and the HOME Repair and Modification Program have been highly successful. Of the total outputs reported, 19 persons were served by the Home Repair and Modification Program and 146 persons were served through the Personal Care Program. Additionally, four Group Homes were rehabilitated during the program year.			500 People	167 People	518 People

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

GOAL 11. EXPANSION OF TRANSPORTATION SERVICES					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Assist income eligible individuals, including those with disabilities and senior citizens by providing tickets/vouchers for the Howard Transit fixed bus route system to be used for employment related transportation	CDBG	Economic Opportunities and Suitable Living Environment	Availability/Accessibility and Affordability	This project was not funded in FFY 2008. Funded in previous years.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
There were no non-profit providers who applied for funding to implement activities under this goal during the program year.			100 Units	- 0 -	- 0 -
GOAL 12. REVITALIZATION OF THE ROUTE 40 CORRIDOR AND CONTINUED REVITALIZATION OF THE ROUTE 1 CORRIDOR					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
See Community Housing Assistance Initiative, TBRA and Relocation Assistance	CDBG HOME	Decent Affordable Housing and Suitable Living Environment	Availability/Accessibility	See Goals 3, 4 and 7	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
See Goals 3, 4 and 7			-	-	-

1 GOALS 9 and 10 are not reported in this chart as they are administrative and planning activities; they are, however, noted in the narrative portion.

**TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

GOAL 13. CREATE NEW JOBS THROUGH LOW-INTEREST FINANCING TO BUSINESSES					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide low interest business loans to new or expanding business that will create jobs for income eligible persons.	CDBG	Creating Economic Opportunities	Affordability	It is expected that 2 jobs will be created as a result of the JREF Program . During FY2008, program income will be used to fund any new projects.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
The JREF program was discontinued during the FFY08 program year. Three active loans remain in the JREF loan portfolio. Program Income received will be returned to the County to support other Community Development projects.			10 jobs	0	4 Loans made to small businesses.
GOAL 14. PROVIDE FOR JOB TRAINING AND MICROENTERPRISE DEVELOPMENT					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Provide job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low- and moderate-income individuals	CDBG	Creating Economic Opportunities	Availability/Accessibility and Affordability	<p>Seventy-five (75) people benefited from the Employment Outreach Program</p> <p>Twenty (20) new people in the RENEW Program and 14 current</p> <p>Sixty (60) people in the Child Care Training Program</p> <p>Twenty (20) people in the Child Care Tuition Program</p> <p>One hundred fifty (150) people in FIRN's Job Development Program for Immigrants</p>	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
The programs are meeting their objectives and estimated outputs. Outputs for the Childcare Tuition Assistance Program are reported under Goal 15.			1,375 People	255 People	960 People

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

GOAL 15. AFFORDABLE CHILD CARE					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Continue to support affordable childcare programs to allow the training/education opportunities thus increasing economic advancement for low- and moderate-income persons.	CDBG HOME	Creating Economic Opportunities	Affordability	36 children are expected to benefit from the Child Care Tuition Assistance Program	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
The program is meeting its objectives and exceeding its estimated outputs. Multiple application and registration periods, along with changes that students make after each semester, allows for turnover.			100 People	93 People	127
GOAL 16. OPPORTUNITIES FOR CHILDREN AND YOUTH THAT INCREASE HEALTHY BEHAVIORS AND IMPROVE ACADEMIC SUCCESS					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Make a variety of programs available for children and youth including affordable after-school, academic and recreation activities	CDBG	Suitable Living Environment	Affordability	40 to 50 youths are expected to participate in the Roger Carter After-School Program	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
The program is meeting its objectives and estimated outputs by utilizing local public school partnerships, community service projects and community events. In FFY08, 60 students from LMI households were served.			225 People	60 People	159 People

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

GOAL 17. LIFE SKILLS AND PARENTING PROGRAM					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Support life skills and parenting training programs and services to aid families in balancing home and work life	CDBG	Suitable Living Environment	Affordability	This project was not funded in FY 2008. Funded in previous years.(See Goal 6)	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
This project was not funded in FY 2008. Funded in previous years.(See Goal 6)			25 People	88 People	88 People
GOAL 18. REDUCE LEAD-BASED PAINT HAZARDS					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Identify and abate lead paint hazards in single and multi-family residential properties eng rehabilitated and in mortgage programs sponsored by the County.	CDBG HOME	Decent Housing	Affordability	This project was not funded in FFY 2008. Remaining funds from previous years will be used to test for lead based paint in FY2008. An estimated 5 housing units will be evaluated.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs	Cumulative Outputs
This project was not funded in FFY08.			10 housing units	0 Unit	1 Unit

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

GOAL 19. SUPPORT OF ANTI-CRIME EFFORT				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support the Police Department in its anti-crime efforts throughout communities in the County, particularly in the C-Safe Communities	CDBG	Suitable Living Environment	Sustainability	See Goal 16.
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2006-2010)	Program Year 2008 Actual Outputs
The Roger Carter Center assisted in 60 students from LMI households by providing after-school care. The more important benefit is this program teaches life lessons, provides enlightenment and activities that will keep children away from crime.				60

Provide a breakdown of CPD formula grant funds spent on grant activities for each goal and objective.

The following table provides a breakdown of CDBG and HOME funds expended during Program Year 2008 for each goal and objective.

OBJECTIVES / GOALS			Funds Expended During FFY 08	
Objectives	Goals	Activity	CDBG	HOME
Housing	1	Community Housing Assistance Initiative	\$170,035	\$
		Lead-Based Paint	Not Funded in FFY08	
		Rehabilitation Loan Program	\$ 0	\$
		Rehabilitation Administration	\$ 0	\$
		Rehabilitation - Home Repairs and Modifications	\$47,550	
		Settlement Down Payment Assistance	\$ 0	\$
	2	HOME – Home Ownership (ADDI)		\$
	1, 2, 3	HOME Housing Initiative Loan Program		\$621,022.36,
Suitable Living Environment	16	Roger Carter After-School Program	\$32,488.25	
	6	Support Services for Homeless Persons (DVC, Grassroots and CCH – Public Services)	\$111,575	\$
	8	DCS – Personal Services	\$37,517.09	\$
		Support Services for Homeless Persons with Disabilities	\$1,818.16	\$
		Group Home Repairs	\$	\$
Economic Opportunity	15	Child Care Tuition Reimbursement	\$40,000	\$
	14	Community Development Empowerment Program (Employment Connection)	\$71,310.00	\$
		RENEW: Nursing Career Ladder for Paraprofessionals to Professional	\$137,140	\$
		Child Care Training for Senior Staff and Group Leaders	\$63,530	\$
		FIRN – Job Development Project for Immigrants	\$57,000	\$
Admin/ Fair Housing		Human Rights – Fair Housing	\$2,950	\$
		CDBG Administration (Project Coordination)	\$693.75	\$
		Home Administration		\$ 0
TOTAL FUNDS EXPENDED BY PROGRAM			\$773,607.25	\$621,022.36,

- c. If applicable, explain why progress was not made towards meeting the goals and objectives.

During the FFY08 program year, the department successfully recruited a full time Grants Administrator and re-assigned an existing staff member to serve as a full time Grants Support Specialist. Due to the timing of the staff's arrival, many projects from the prior program year (FFY07) were slow to get underway, resulting in the department not meeting all of the goals and objectives listed.

3. Affirmatively Furthering Fair Housing:

- a. Provide a summary of impediments to fair housing choice.
- b. Identify actions taken to overcome effects of impediments identified.

Affirmatively Furthering Fair Housing

The Baltimore Regional Fair Housing Group (Baltimore City, Baltimore County, Harford Anne Arundel and Howard Counties) has developed a Request for Proposal (RFP) to prepare a new *Analysis of Impediments to Fair Housing* (AI). The RFP was put out for bids and bids have been received. This committee has selected a consulting firm to complete the AI and the contract will be let in early August 2009 and a kick-off event is expected to be held in September 2009. Being especially cognizant of the suit against Westchester County, NY the Fair Housing Group selected the Firm of Mullin & Lonegran Associates to develop the AI. The Howard County Office of Human Rights is a member of and representative to The Baltimore Regional Fair Housing Group.

FFY2008 Activities

The Office of Human Rights (OHR) has principle responsibility for enforcing the Fair Housing Section of the Howard County Code. OHR continues to work closely with and receive referrals from the Department of Housing and Community Development when a citizen may be experiencing housing discrimination. There are times when OHR investigators may try to mediate the situation prior to the filing of an official housing discrimination charge. If this is not successful, the individual may file a charge alleging discrimination (on the basis of race, religion, color, national origin, physical or mental disability, sex, age, occupation, marital status, political opinion, sexual orientation personal appearance, familial status or source of income) in housing.

They may also file a charge in the area of Finance on the same bases. Charges/complaints are investigated in an impartial manner. The outcome may be either a Probable or no Probable Cause Finding. Following a Probable Cause Finding, OHR attempts to conciliate the housing charge.

Mediation may also occur after the filing of a charge or complaint. For the period July 1, 2008 through June 30, 2009, OHR received 13 new housing cases to be investigated. During that same period, OHR closed 8 (including carryover from the previous fiscal year) housing cases. The remedies obtained for 4 complainants are: (i) a total of \$25,250; (ii) provided a reserved disability parking space for tenant; (iii) mandatory fair housing training for leasing agents; and (iv) change of policy so that persons with Section 8 vouchers may rent at the development

Providing fair housing training is a part of OHR's mandate. The following trainings/briefings were conducted:

- OHR in conjunction with the Howard County Association of Realtors plans to provide a credit course on the Howard County Fair Housing Law on July 16, 2009 the second annual training for realtors in a 3-hour session.
- OHR participated with Housing in the Landlord Information Workshop on Saturday, May 31, 2008, again providing information about the Howard County Fair Housing Law.
- OHR participated in Housing's Foreclosure Forum on June 25, 2008.
- OHR had a booth at the Housing Fair (*Come Home to Howard County*) sponsored by the Department of Housing on April 18, 2009. Members of OHR staff provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination.
- OHR participates in the Office's briefings of Housing Choice Voucher participants. Approximately 341 participants in the Housing Choice Voucher Program were briefed on the County's Fair Housing Law, in particular the "Source of Income" basis in order to let people know how to recognize possible discrimination and where to file a charge of discrimination. Informational brochures (fair housing) are also distributed at these briefings. One of the brochures is printed in English, Russian, Spanish, Vietnamese, Korean and Chinese.
- The Howard County Human Rights Commission (HRC) used CDBG funds to sponsor its 14th annual Fair Housing Calendar Poster Contest. It was open to all schools in Howard County and 14 schools participated. The Fair Housing Poster Contest and Reception for Winners of the 2008 and 2009 Poster contest was held on June 4, 2009. Seventy-five guests attended including parents, teachers, and County officials. Each artist received a certificate of participation and those chosen as first second and third place winners received U.S. Savings Bonds. The 2009 winners, whose posters would have been featured in the 2010 calendar, were understanding when told that the calendar would not be produced. It was announced at the reception that their framed posters would be displaced in County Office Buildings.
- OHR partnered with the Coalition Opposed to Violence and Extremism (COVE) on its Human Rights Day in Annapolis in February 2009. This program highlights for State Legislators the issue of Human Rights in Maryland.
- OHR conducted one Hate Bias Impact Panel (HBI) for juvenile offenders sent from the Juvenile Justice system for racist graffiti on a number of houses in Howard County.

Until the Analysis of Impediments to Fair Housing (AI) is updated, the County reviews impediments from the 1996 analysis and updates this information. The charts on the following pages summarize actions taken to overcome the effects of impediments identified in the 1996 AI.

The County recognizes the challenges to producing affordable housing as the housing market continues to decline with more foreclosures and increases in the cost of rehabilitation. Howard County continues to explore new approaches to evaluate and make decisions about the way affordable housing is (re)developed.

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996		
	Prior Year (2007) Actions Taken	Program Year 2008 Action Taken
A. Public and Assisted Housing	OHR continues to implement its fair housing statutes, which protect citizens on 15 BASES (see narrative). There were 11 new housing cases filed (July 1, 2007-June 30, 2008). OHR continues to participate in the Housing Choice Voucher briefings with Housing in order to let Voucher holders know what the Fair Housing Law prohibits in Howard County particularly with regard to the Source of Income Basis, which include any legal income, including the Voucher. There were 293 people in these briefings.	<p>OHR continues to implement its fair housing statutes, which protect citizens on 15 Bases (see narrative). There were 13 new housing cases filed in FFY 2008. OHR continues to participate in the Housing Choice Voucher Program (formerly Section 8) briefings with Housing in order to let Voucher holders know what the Fair Housing Law prohibits in Howard County particularly with regard to the Source of Income Basis, which includes any legal income, including the Voucher. There were 341 people in the briefings.</p> <p>The Baltimore Regional Fair Housing Group (Baltimore City, Baltimore County, Harford, and Howard Counties) has developed a Request for Proposal (RFP) to prepare a new <i>Analysis of Impediments to Fair Housing (AI)</i>. The RFP was put out for bids and bids have been received. This committee has selected a consulting firm to complete the AI and the contract will be let in early August 2009 so that kick-off will be in September 2009. The Committee was especially cognizant of the suit against Westchester County, NY. The firm selected is Mullin & Lonegran Associates. Office of Human Rights is a member of and representative to The Baltimore Regional Fair Housing Group.</p>
B. Sales and Rental Practices	OHR distributes information brochures to citizens throughout the year and participates as trainer with Housing personnel	OHR distributes information brochures to citizens throughout the year and participates as trainer with

	in training landlords. OHR participated in the September 2007 and April 2008 Housing Fair sponsored by Howard County Housing, providing information and referral to citizens. OHR trained 50 real estate brokers and realtors on fair housing laws in Howard County.	Housing personnel in training landlords. OHR participated in the September 2007 and April 2008 Housing Fair sponsored by Howard County Housing, providing information and referral to citizens. OHR trained 50 real estate brokers and realtors on fair housing laws in Howard County.
C. Mortgage Lending Practices	Howard county continues to hold housing counseling workshops on a monthly basis to assist persons with understanding the homebuying process. Other topics that are discussed include applying for a loan, loan processing and loan denials.	HCD continues to sponsor housing counseling workshops on a monthly basis. The workshops are conducted by Consumer Credit Counseling Services and are designed to assist persons with understanding the homebuying process. Other topics that are discussed include applying for a loan, loan processing and loan denials.
D. Homeowner's Insurance		

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996	Prior Year (2007) Actions Taken	Program Year 2008 Action Taken
E. Affordable Housing	During the program year, there was one land acquisition completed, which will afford 80 new affordable rental opportunities.	During the program year, several new affordable communities were made available to the public including Patuxent Square and Ellicott Gardens.
F. Transportation	The transportation voucher program has been delayed and it has not yet been determined when it will be implemented. . The fixed bus routes have been expanded to some of the senior complexes. Transportation continues to be a challenge and new ways to address this priority will be explored in the coming year.	
G. Zoning and Land Use Policies	The County Executive appointed a Housing Task Force, which concluded it work in November 2006. The Task Force developed potential strategies to address affordable housing needs and goals, the barriers to implementing the provision for low, moderate and middle-income households and the resources to overcome such barriers.	
H. Hate/Bias Crimes	The Hate Bias Impact Panel and its Task Force continue to address hate crimes in Howard County, holding 1 panel during the period. OHR continues to work closely with the Howard County Police Department on hate crimes and training of police recruits in their academy training.	<p>OHR conducted one Hate Bias Impact Panel (HBI) for juvenile offenders sent from the Juvenile Justice system for racist graffiti on a number of houses in Howard County.</p> <p>On 3/31/09 OHR in conjunction with Cpl. Alan Shaffer provided HBI Training for the then current police recruit class in Howard County Police Department</p>

AFFIRMATIVELY FURTHERING FAIR HOUSING

Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996		
	Prior Year (2007) Actions Taken	Program Year 2008 Action Taken
I. Fair Housing Choice for Persons with Disabilities	OHR staff continues to explain this portion of the law to 293 Housing Choice Voucher participants during briefings and to landlords on an ad hoc basis. OHR staff work with staff from the Department of Citizen Services/Disability Services to inform persons with disabilities of their rights under the law and also will work with landlords on their responsibilities under the law with regard to fair housing for persons with disabilities as a basis and enforces discrimination in this area. OHR has also achieved remedy for persons with disabilities – making public areas more accessible.	OHR staff continues to explain this portion of the law to 341 Housing Choice Voucher Program (formerly Section 8) participants during briefings and to landlords on an ad hoc basis. (See Section B above)
J. Families with Children	OHR staff explains this portion of the law to Housing Choice Voucher Program participants during briefings and to landlords on an ad hoc basis (see E. above).	OHR staff explains this portion of the law to Housing Choice Voucher Program participants during briefings and to landlords on an ad hoc basis (see E. above).
K. Fair Housing Enforcement	Within 10 days of filing a Housing Complaint, the OHR Administrator shall decide whether to dismiss or authorize a complaint for investigation in accordance with the procedure provided in Section 12.207B of the Howard County Code. During this period, 11 new housing cases were filed and 14 closed. OHR staff briefed 293 Housing Choice Voucher holders on housing discrimination law in Howard County and the protections under the law.	Within 10 days of filing a Housing Complaint, the OHR Administrator shall decide whether to dismiss or authorize a complaint for investigation in accordance with the procedure provided in Section 12.207B of the Howard County Code. See Section B above for a discussion of the number of cases and their outcomes. •

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, September 1996	Prior Year (2007) Actions Taken	Program Year 2008 Action Taken
L. Community Education and Outreach	<p>During the period July 1, 2007 through June 30, 2008, OHR participated in many outreach and community training types or activities such as:</p> <ul style="list-style-type: none"> A. Human Rights Day in Annapolis B. Fair Housing Training of Brokers and Managers C. Howard County Employees Diversity Day D. Training for Property Owners E. Housing Choice Voucher Briefings F. NAHRW Training Conference G. Coalition Opposed to Violence & Extremism H. Regional Fair Housing work Groups I. HBI Task Force Activities and 5 Panels J. Fair Housing (for Credit) Course for Howard County Realtors K. Landlords Information Workshops L. "Come Home to Howard County" Housing Fair (2) M. Fair Housing Poster Contest N. 40th Anniversary of Fair Housing Art Exhibit 	<p>Providing fair housing training is a part of OHR's mandate. The following trainings/briefings were conducted:</p> <ul style="list-style-type: none"> • OHR in conjunction with the Howard County Association of Realtors plans to provide a credit course for realtors on the Howard County Fair Housing Law on July 16, 2009 the second annual training for realtors in a 3-hour session. • OHR participated with Housing in the Landlord Information Workshop on March 26, 2009 providing information about the Howard County Fair Housing Law. • OHR had a booth at the Housing Fair (<i>Come Home to Howard County</i>) sponsored by the Department of Housing on April 18, 2009. Members of OHR staff provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination. • OHR participates in the Office's briefings of Housing Choice Voucher participants. Approximately 341 participants in the Housing Choice Voucher Program were briefed on the County's Fair Housing Law, in particular the "Source of Income" basis in order to let people know how to recognize possible discrimination and where to file a charge of discrimination. Informational brochures (fair housing) are also distributed at these briefings. One of the brochures is printed in English, Russian, Spanish, Vietnamese, Korean and Chinese. • The Howard County Human Rights Commission (HRC) used CDBG funds to sponsor its 14th annual Fair Housing Calendar

Poster Contest. It was open to all schools in Howard County and 14 schools participated. The Fair Housing Poster Contest and Reception for Winners of the 2008 and 2009 Poster contest was held on June 4, 2009. Seventy-five guests attended including parents, teachers, and County officials. Each artist received a certificate of participation and those chosen as first second and third place winners received U.S. Savings Bonds. The 2009 winners, whose posters would have been featured in the 2010 calendar, understood when told that the calendar would not be produced. It was announced at the reception that their framed posters would be displaced in County Office Buildings.

OHR partnered with the Coalition Opposed to Violence and Extremism (COVE) on its Human Rights Day in Annapolis in March 2009. This program highlights for State Legislators the issue of Human Rights in Maryland.

4. Describe Other Actions in the Strategic or Annual Action Plans taken to address obstacles to meeting underserved needs.

Address obstacles to meeting underserved needs

Citizen involvement, input and review is valued as a process by which the County can evaluate underserved needs. DHCD will continue to work with other County Departments and non-profit organizations to better assess the specific needs of special or underserved populations. The Consolidated Plan and Annual Action Plan identify affordable housing and transportation as being the primary underserved needs in Howard County.

Transportation for low- and moderate-income persons is necessary in order access jobs, training, health care and other services. Due to the suburban nature of the County, public transportation is limited primarily to Columbia with some individual bus routes to western Howard County and to Baltimore.

In previous years, rapid growth, zoning and other restrictions have diminished the availability of land in the County. In an effort to address this obstacle, DHCD and the Department of Planning and Zoning are preparing an inventory of all county owned properties to determine if there are sites suitable for development of affordable housing.

The cost of land and housing continue to be the main obstacle to affordable housing. Following trends in the nation and State, the average price paid for a Howard County single- family detached or town home in January 2007 has dropped 14.2% from the average cost in January 2007 of \$493,982 to \$423,924 (source: *Howard County Economic Indicators, June 2007Report*). A moderately priced single-family house in Howard County is \$389,405 or below.

Condominium prices in February 2007 averaged \$422,272, up 36% from the average price of \$310,480 in February 2007. Although the market is returning to a more “normal market” average housing prices are still high and out of reach for many low- and moderate-income persons. Howard County is addressing this issue with innovative programs such as the MIHU and Shared Equity Programs. Without these programs, low- and moderate-income families would not be able to become homeowners. The Housing Department and Housing Commission continues to explore other programs to provide affordable housing in the County.

5. Leveraging Resources

- a. Identify progress in obtaining “other” public and private resources to address needs.
- b. How Federal sources from HUD leveraged other public and private resources.

The County uses other monies in addition to CDBG and HOME to accomplish Consolidated Plan objectives. The table below shows that at approximately \$104,308 was leveraged from non-federal sources in FFY08.

LEVERAGING SUMMARY			
ACTIVITY	CDBG COMMITTED	HOME/ADDI COMMITTED	NON-FEDERAL
Home – Home Ownership Assistance Program	\$0	\$4556.00	\$0
Home Ownership Opportunity Program	\$ Not Funded	\$0	\$0
Settlement Down Payment Loan Program	\$ Not Funded	\$0	\$175,000
Maryland Mortgage Program	\$0	\$0	\$0
Columbia Housing Corporation	\$0	\$0	\$0
Community Housing Assistance Initiative	\$260,000.00	\$0	\$0
HOME Housing Initiative Program	\$0	\$621,022.36	\$155,255.59
Housing Rehabilitation Loan Program	\$91,082.80	\$0	\$0
Home Repair and Modification Program	\$47,550.00	\$0	\$0
Congregations Concerned for the Homeless	\$7,575.00	\$0	\$13,019
Domestic Violence Center	\$39,000.00	\$0	\$91,289
Total Leveraged			\$434,563.59

Leveraging resources to obtain other public and private resources

Howard County Government provides funding through its' Community Service Partnerships Grant Program (CSP). This is a local, competitive grants program administered by the Howard County Department of Citizen Services. In FFY08 the program awarded approximately 4.7 million dollars in Community Service Partnership funding to 32 local agencies. These organizations provide a wide range of human services to Howard County residents who are economically disadvantaged including individuals and families who are experiencing homelessness or are at-risk of becoming homeless.

In addition to County general fund dollars, the Department of Citizen Services receives approximately \$95,000 in Community Development Block Grant funds (CDBG) to fund both housing and eligible public service activities that directly serve homeless, at-risk homeless, elderly and disabled persons.

The Department also administers the following Federal and State grants:

- The Emergency Shelter Grant (ESG) funded by the Maryland Department of Housing and Community Development;
- Service Linked Housing (SLH), Emergency and Transitional Housing and Services (ETHS), Homeless Prevention Programs (HPP) and The Emergency Food Assistance Program (TEFAP) all funded by the Maryland Department of Human Resources;
- The Emergency Food and Shelter Program authorized under the McKinney-Vento Homeless Assistance Act P.L. 100-628; and
- The Supportive Housing Program funded by the U. S. Department of Housing and Urban Development
- ARRA - Homeless Prevention and Rapid Re-housing Program (HPRP)

Through its Housing Initiatives Loan Program (HILP) Howard County assists non-profits who provide various types of affordable housing within the County. This past year, the County has assisted organizations that provide group homes for persons with developmental and physical disabilities and organizations that are providers of housing for homeless families. Match requirements for both federal and state grants are met through a combination of local, state, and foundation funding.

The Housing Commission has assisted affordable homeownership and rental projects by donating land (by way of long-term ground lease), the use of local, State and federal mortgage programs and assisting developers to obtain low-income housing tax credits. Examples of projects that have received funding support include, Port Capital, Parkview at Emerson and Patuxent Square and Ellicott Gardens rental communities.

Route 1 Corridor Revitalization

In partnership with Howard County, the State Highway Administration's consultants completed their report in February 2008 on the US 1 Corridor Improvement Strategy. The consultant's work was funded through the Transportation Equity Act, administered solely by the State Highway Administration. At a public meeting in May 2008, the consultants presented the results and recommendations of the study. Subsequently, the county and the State Highway Administration signed a Letter of Agreement in October 2008 to implement the report's recommendations, including a new US 1 right-of-way width and associated streetscape elements. In July 2009, the Howard County Council adopted an updated Route 1 Manual that incorporates the report's recommendations as standards to be used when developing property in the Route 1 corridor.

From fall 2008 through spring 2009, the county's consultants studied a portion of the Route 1 roadway between MD 175 and Meadowridge Road. The study's goal was to examine the impacts of the new US 1 right-of-way on the roadway, utilities, land uses and on current and future development projects. Several development projects are expected to occur in this vicinity over the next few years. These developments offer a potential opportunity to coordinate among the county, the State Highway Administration and the property owners with the goal of achieving the recommended road and streetscape design for that portion of the US 1 corridor.

In June 2008, the County Council adopted legislation to establish a Design Advisory Panel that promotes design excellence by making recommendations on development plans. The development plans of certain properties in the Route 1 corridor are subject to the panel's review. In June 2009, the panel reviewed its first development project in the Route 1 corridor.

To continue improving the appearance and function of the Route 1 corridor, new sidewalks were installed in January 2009 on the west side of US 1 in the vicinity of Troy Hill Drive.

For more information on the Route 1 revitalization efforts, please see the Howard County Web site at <http://www.co.ho.md.us/DPZ/Community/communityplanning.htm>

- c. How matching requirements were satisfied.

HOME Program

The HOME Program requires that participating jurisdictions (PJs) provide matching funds amounts equal to 25 percent of the total HOME funds expended, less administrative funds. This match must come from non-federal funds. For FFY08, Howard County's match liability was \$155,255.59. The source of this match is from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources identified as excess match at the end of FFY07.

Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from

local foundations or local developers are some of the sources used to meet the matching requirement.

MANAGING THE PROCESS

Ensure compliance with program and comprehensive planning requirements

Howard County DHCD is responsible for administering the CDBG and HOME Programs. During the program year, the department was able to successfully recruit a Grants Administrator and a Monitoring and Compliance Officer. In addition, one full-time Grants Support Specialist was assigned to the Division of Grants Management to assist with the day to day oversight of the division's funded programs.

Applications for Funding are received on an annual basis from non-profit organizations and are reviewed against the goals and objectives identified in the Consolidated Plan to determine whether the project or activity is consistent with the Plan. All applicants are required to ensure that eligible activities meet the requirements of the applicable federal regulations. Organizations receiving funding under the CDBG and HOME programs are required to provide both programmatic and fiscal reports to ensure that activities are being carried out in the manner prescribed in Grant and Subrecipient Agreement Statements of Work. Quarterly, periodic reports, on-site monitoring and technical assistance visits along with regular communication, provide an opportunity to observe the effectiveness of project/ service delivery. Regarding fiscal accountability, the County is required to conduct an annual single audit, which is performed by an independent auditor. All organizations submitting applicants for CDBG and HOME funding are required to submit the most recent copy of their organization's audit report.

CITIZEN PARTICIPATION

1. Provide a summary of citizen comments

A Public Notice and Notice of Public Hearing for the FFY08 CAPER were originally published on September 11, 2009 and a subsequent Correction Notice was published on September 18, 2009, revising the deadline for receipt of written comments and submission date to HUD. The Notices were published in the Howard County Times and Columbia Flier. The notice indicated that citizens had until October 29, 2009 to submit written comments on the contents of the CAPER. The notice of the CAPER was posted at public libraries and provided for the required 15-day public comment period as cited at 24 CFR 91.105(d). A Public Hearing was held on the FFY08 CAPER on October 22, 2009 at 6751 Columbia Gateway Drive, Columbia, MD. There were no persons in attendance. Additionally, no written comments were received by the posted deadline.

2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan.

For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the report period, and the geographic distribution and location of expenditures.

Total amount of reported funding (including program income) as of June 30, 2009 is shown below.

HUD FUNDING AND EXPENDITURES SUMMARY					
Source		Grant Amount	Program Income	Total Funding	Amount Expended (Including prior years)
Community Block Grant Program	Development	\$1,158,318	\$2,484	\$1,160,802	\$1,537,859.14
HOME Partnerships Program	Investment	\$490,092	\$-0-	\$490,092	\$621,022.36
TOTAL		\$1,652,966	\$2,484	\$1,654,966	\$2,158,881.5,,

Grantees are encouraged to include maps in describing the geographic distribution and location of investments (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

Geographical Distribution and Location of Expenditures

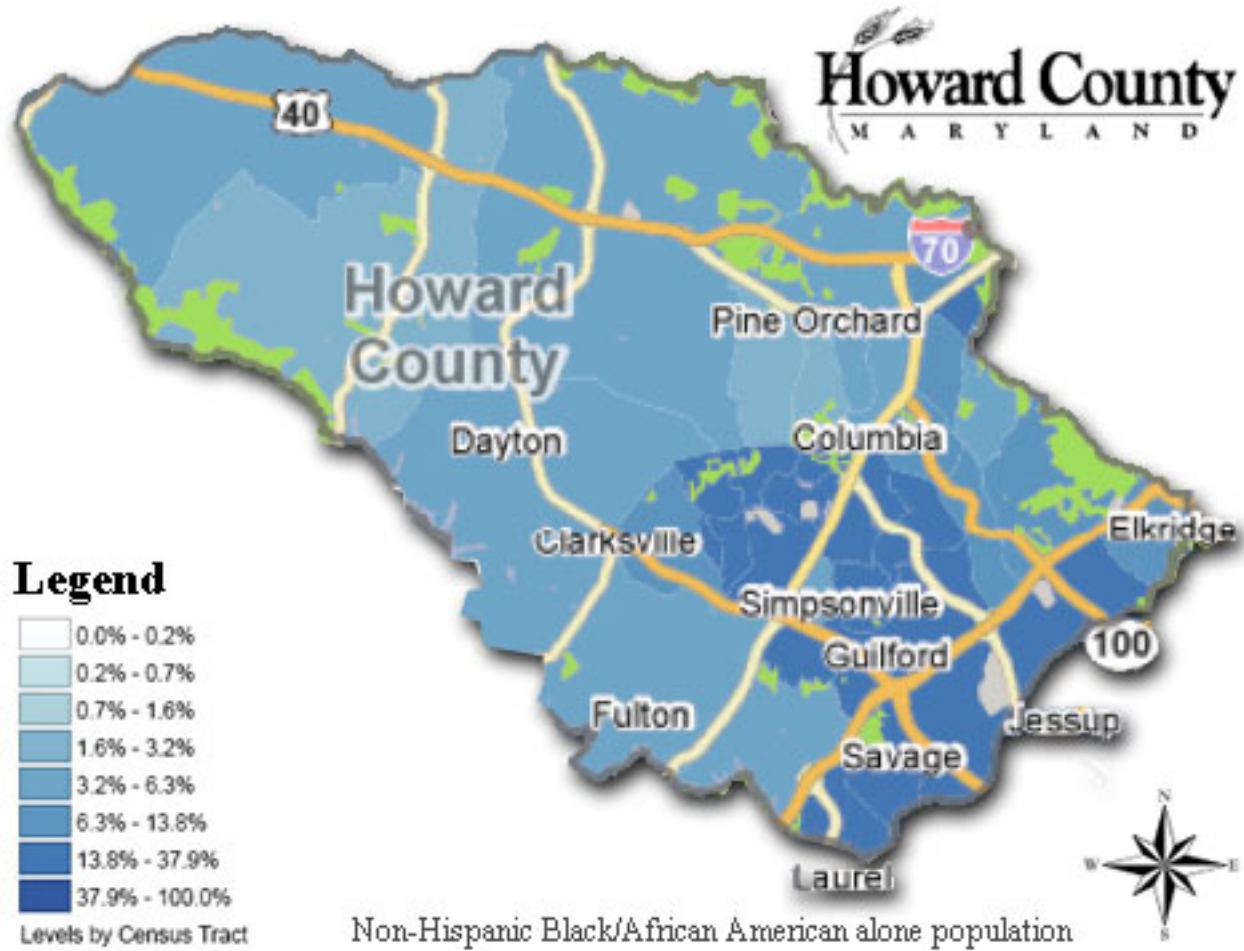
The County's CDBG and HOME Programs provide funding to a variety of initiatives and programs to assist low- and moderate-income persons who are residents of the County.

These programs are described in detail in this report. **The County continues to distribute its allotment of CDBG funds on a broad countywide basis** and does not dedicate substantial resources to specific targeted areas.

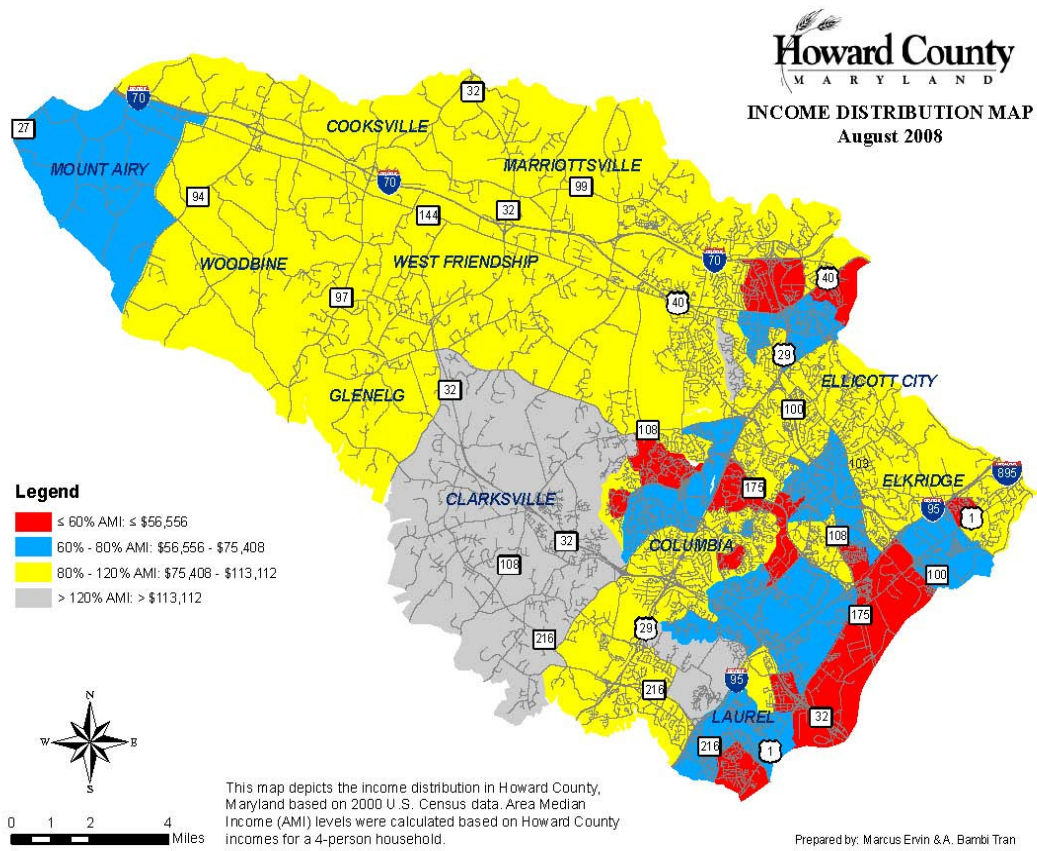
Most minorities live in eastern Howard County with lesser concentrations in the western areas of Cooksville, West friendship and Clarksville. Based on the 2000 Census, the project that has a specific geographic distribution, noted below, has a higher area of minority concentration. However, the majority of African Americans live in parts of Columbia, Elkridge and Laurel. The densest concentration of African Americans is located in six census tracts in Columbia. The densest Caucasian populations are located in Columbia, Ellicott City and parts of Laurel and Elkridge. Compared to other minorities, Asians and Pacific Islanders, although relatively small in numbers, are more dispersed throughout the County. They are primarily concentrated, however, in Columbia, Ellicott City and parts of Laurel and Elkridge. Most Hispanics live in parts of Columbia, Laurel, Elkridge and Ellicott City with the greatest concentrations living in two census tracts in Columbia and one in Laurel. For additional details on the 2000 Census go to www.howardcountymd.us/DPZ/Research/dpz_research.htm and click on Research report – Issue 12 and 13.

Only one project is targeted to a specific geographical area. Goal 15 of the Consolidated Plan is to create opportunities for children and youth that increase healthy behaviors and improve academic success. The Roger Carter After School Program is a continuation effort to provide such a program to the children and youth of the Hilltop apartment community. CDBG and HOME projects are implemented Countywide and are directed toward income eligible persons. Demographic information is reported on quarterly reports and entered into the IDIS database. Please refer to IDIS Report CO4PR03 (CDBG Activity Summary Report for Program Year 2008) for minority and ethnicity demographics for projects that occurred during the 2008 report year.

MAP OF AREAS OF MINORITY CONCENTRATION, RACE AND ETHNICITY



INCOME DISTRIBUTION MAP



INSTITUTIONAL STRUCTURE

Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Overcome Gaps in Institutional Structures

Currently there are no gaps in the institutional structure. The Howard County Department of Housing and Community Development (DHCD) is one of 17 departments that comprise County government. The Director of the DHCD reports directly to the County Executive. DHCD has a Housing and Community Development Board that recommends policy for County owned housing and makes recommendations for approval of County Housing and Community Development loan and grant programs. The Board advises the County Executive on housing policy and community development activities.

The County Housing Commission is a separate legal entity that serves as the Public Housing Authority for the purpose of developing and managing housing for low- and moderate-income persons. There is a close working relationship between DHCD and the Housing Commission. The Department of Citizen Services oversees the County's Community Service Partnership Program. This Department works closely with the human service community including faith-based organizations that participate in the County's Continuum of Care.

Enhance Coordination

DHCD and the Housing Commission work closely with various County Departments to implement home ownership and rental projects. The front-end advice of the Department of Planning and Zoning and the Department of Public Works is critical to the timely and effective implementation of development projects.

DHCD also works closely with Department of Citizen Services to implement related programs. In addition, both agencies coordinate with non-profit providers in the County that implement various housing and community development initiatives including the delivery of public service programs.

DHCD is also a member of the Association of Community Services, a network of Howard County human service providers whose mission is to promote a comprehensive system of quality human services available and accessible to all residents. Department staff work with a number of agencies and serve on various committees including the Local Children's Board, Healthy Families of Howard County, Rebuilding Together (formerly Christmas in April), and the Association of Community Services.

MONITORING

Describe how and the frequency with which the grantee monitored activities.

Monitoring

DHCD is responsible for monitoring progress on meeting the goals in the Consolidated Plan. Numerous nonprofit organizations implement a variety of programs to meet these goals. DHCD engages in an ongoing process of monitoring and reporting the accomplishments of agencies implementing programs identified in the Action Plan as well as reporting on the progress made in reaching the goals outlined in the five year Plan. Each project is reviewed for compliance with all federal and state regulations to ensure project goals and federal regulations are met.

Periodically throughout the year, DHCD reviewed projects, conducted site visits, hosted technical assistance and training sessions and investigated projects that were making slow progress and/or had not been completed within expected timeframes. In compliance with HOME regulations, the County conducts on-site inspections and monitors all contract obligations associated with this program. DHCD continues to work closely with the HUD regional office to ensure ongoing compliance with federal regulations.

2. Describe the results of monitoring including any improvements.

During the reporting period, DHCD monitored all underway activities in varying degrees. Due to staffing constraints, some activities were remotely monitored through performance reports and information provided with reimbursement requests.

3. Self-Evaluation

a. Describe the effect programs have in solving neighborhood and community problems.

With the assistance of federal funding, Howard County continues to play a vital role in ensuring the sustainability and operation of programs and activities of great benefit to County residents, particularly those of low- and moderate-incomes. CDBG funding has been used to provide infrastructure for a housing development project and to acquire land for the construction of housing for rental and home ownership. HOME and CDBG funds have been used to improve housing occupied by the elderly and person with disabilities. Additionally, CDBG funds have been vital to providing services to Howard County's most vulnerable populations including job training and placement, homeless shelters, child day care and programs for at-risk youth and services for seniors and persons with disabilities.

The County's job training and employment programs continue to be very successful in assisting low- and moderate-income persons move toward self-sufficiency. Without the ability to improve one's economic status beyond minimum wage, it is unlikely that families will be able to move off subsidies or toward home ownership. The Community Outreach Empowerment Program continues to exceed expectation in terms of assisting people to move toward better economic job opportunities.

The Department of Citizen Services (DCS) Home Repair and Modification Program has continued to see increased demand for its services. The program has generally exhausted its CDBG funding by the 3rd quarter of the program year and frequently maintains a waiting list. The Department also works with Rebuilding Together to leverage all available resources for the rehabilitation of owner-occupied housing. Rebuilding Together Howard County (RTHC) is a volunteer organization that works in partnership with the community to address the needs of low-income homeowners, primarily the elderly, disabled, and families with children. Due to limited resources and the suspension of the Housing Rehabilitation Loan Program, DHCD staff will continue to refer applicants to other programs, such as RTHC, when appropriate.

b. Describe the progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

DHCD in partnership with the DCS and non-profit providers used CDBG funds to implement a multi-faceted strategy to move homeless and subsidy-dependent residents to economic and housing self-sufficiency. The County has been able to leverage CDBG,

state and private funds to reach affordable housing goals. The chart below identifies Consolidated Plan goals, activities, outputs and dollars associated with the project or program.

Goal 1. Expand efforts to preserve and retain existing housing stock.		
Strategy: Assist homeowners in maintaining and improving properties while allowing them to remain affordable.		
Program	Funds	FY 2008 Output
Rehabilitation Loan Program	0	0
Goal 2. Increase affordable housing through home ownership.		
Strategies: Assist first-time homebuyers with settlement down payment costs and development of affordable housing.		
Program	Funds	FY 2008 Output
Settlement Down Payment Loan Program	0	0
Home Ownership Opportunity Program	0	0
Community Housing Assistance Initiative	0	0
Goal 3. Expand the supply of affordable rental units.		
Strategy: Development of affordable rental units.		
Program	Funds	FY 2008 Output
Community Housing Assistance Initiative	0	0
Goal 4. Support the county's existing public and assisted housing programs to provide rental assistance and support services.		
Strategy: Assist very and low-income residents with security deposits and/or security/utility deposits.		
Program	Funds	FY 2008 Output
N/A	N/A	N/A
Goal 5. Support the enhancement and development of crisis intervention programs to assist the working poor and others in need.		
Strategy: 1. Encourage development of community or faith-based organizations to form short-term emergency service programs.		
2. Support coordination between governmental agencies to improve service delivery.		
Program	Funds	FY 2008 Output
No 2008 non-profit providers applied for funds	N/A	N/A
Goal 6. Comprehensively address the issue of homelessness by providing a continuum of care including prevention, outreach, assessment and supportive shelter to aid in assisting the homeless to move toward self-sufficiency and permanent housing.		

Strategy: 1. Continue to support a variety of programs provided by the Department of Citizen Services to provide services to the homeless.

2. Intense wrap around case management services to persons with disabilities and are homeless.

Program	Funds	FY 2008 Output
Emergency Motel Program	\$30,000	280 People
Transitional Housing Lease Extension	\$23,000	53 People
Mental Health Program for Domestic Violence Victims	\$16,000	79 People
Transitional Housing – Miles House	\$7,575	11 People
Supported Housing Program (Persons w/Disabilities)	\$18,18.16	6 People

Goal 7. Implement the County's Anti-displacement and Relocation Assistance Policy.

Strategy: Provide involuntarily displaced persons with assistance to relocate consistent with the County's policy.

Program	Funds	FY 2008 Output
Relocation	\$0	0 People

Goal 8. Affordable Housing for the Special Needs Population and Supportive Services.

Strategy: 1. Provide modifications for the elderly and the disabled or repairing emergency housing situation such as leaking roofs, sagging floors, lack of heat or water

2. Provide short-term assistance to elderly and disabled individual experiencing a health crisis.

3. Service repair/modifications of group homes.

Program	Funds	FY 2008 Output
Home Repair and Modification Program	\$47,550.00	19 People
Personal Assistance Service Program	\$37,517.09	148 People

Goal 9. Support Howard County's Fair Housing Efforts.

Strategy: Continue to support the Office of Human Rights effort to affirmatively further fair housing and overcome barriers to fair housing identified in the analysis of impediments study.

Program	Funds	FY 2008 Output
Office of Human Rights	\$2,950.00	N/A

Goal 10. Planning and Administration

Program	Funds	FY 2008 Output
9 and 10 omitted in Action Plan Administer the CDBG Program	\$693.75	N/A

Goal 11. Expansion of Transportation Services.

Strategy: Assist income eligible individuals, including those with disabilities and senior citizens by providing tickets/vouchers for the Howard Transit fixed bus route system to be used for employment related transportation.

Program	Funds	FY 2008 Output
Not Funded in FFY08.		

	0	0
Goal 12. Revitalization of the Route 40 Corridor and continued revitalization of the Route One Corridor.		
Strategy: See Community Housing Assistance Initiative, TBRA and Relocation Assistance		
Goal 13. Create new jobs through low-interest financing to business.		
Strategy: Provide low interest business loans to new or expanding business that will create jobs for income eligible persons.		
Program	Funds	FY 2008 Output
James Rouse Entrepreneurial Fund (JREF)	0	0
Goal 14. Provide for job training and micro enterprise development		
Strategy: Provide job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low- and moderate-income individuals		
Program	Funds	FY 2008 Output
Employment Connection Program	\$71,310.68	84 People
RENEW Program (CAN/GNA/LPN)	\$133,203.81	29 People
Child Care Training Program	\$63,530	90 People
FIRN – Job Development Program	\$57,000	13 People
Goal 15. AFFORDABLE CHILD CARE.		
Program	Funds	FY 2008 Output
Child Care Tuition Program	\$40,000	93 People
Goal 16. Opportunities for children and youth that increase healthy behaviors and improve academic success.		
Strategy: Make a variety of programs available for children and youth including affordable after-school, academic and recreation activities.		
Program	Funds	FY 2008 Output
Rogers Carter After-School Program	\$32,488.25	60 People

Goal 17. Life skills and parenting programs.		
Strategy: Support life skills and parenting training programs and services to aid families in balancing home and work life.		
Program	Funds	FY 2008 Output
Not Funded in FFY08.	0	0
Goal 18. Reduce lead based paint hazards.		
Strategy: Identify and abate lead paint hazards in single and multi-family residential properties eng rehabilitated and in mortgage programs sponsored by the County.		
Program	Funds	FY 2008 Output
Not Funded in FFY08.	0	0
Goal 19. Support anti-crime efforts		

Strategy: Support the Police Department in its anti-crime efforts throughout communities in the County, particularly in the C-Safe Communities.

Program	Funds	FY 2007 Output
See Goal 16.		

- c. Describe how the grantee provided decent housing and a suitable living environment and expanded economic opportunity principally for low- and moderate-income persons.

The cost of land and housing continues to be the main obstacle to affordable housing; however, through the MIHU Program and the Shared Equity Program, DHCD has been successful in assisting moderate-income families with purchasing homes.

The Department has not been as successful in assisting low-income families find homes. These families require additional assistance in the form of direct loans. Because the federal income limits for the direct loan programs used by the County (CDBG and HOME) are so low the families eligible for these loans still cannot afford to buy homes. However, because the income limits in the State mortgage programs are significantly higher, the County has been able to assist 81 households to become homeowners.

During FY 2008, HOME loans were made to The ARC of Howard County, Transitional Housing Resources, Inc., Supported Living Incorporated and Congregations Concerned for the Homeless to support the rehabilitation of single family affordable housing units, allowing them to remain as suitable living environments for persons with disabilities and formerly homeless families.

Patuxent Square, an 80- unit mixed use affordable multi-family housing development was completed during the program year. CDBG, HOME and Community Legacy funds were used to acquire the land for this project. The residential component of this development is 100% leased.

- d. Indicate any actions falling behind schedule.

During the first five months of the FFY08 program year, the lack of staffing continued to hamper the department's ability to implement programs and maintain the projected rate of expenditure. However, with the recruiting of a full time Grants Administrator in November of 2009, the department was able to begin to move forward with several of the prior year projects and activities that had been in suspense. By the end of the program year, most of the projects from the prior program year were underway or had been completed with the exception of the Housing Rehabilitation Loan Program which was being redesigned and is expected to launch again by the end of 2009. With regards to the expenditure of funds, although the County successfully met the 1st portion of the annual CDBG timeliness test, that of having no more than 1.5 times its most recent grant allocation in the Line of Credit 60 days prior to the end of the program year, the second portion of the test was not met satisfactorily due to a larger than expected amount of cash on hand (Program Income) held by one of its subrecipients, the James Rouse Entrepreneurial Fund (JREF). As a result, HUD requested and the department will submit a written explanation describing the actions that will be taken by the County to achieve compliance with this requirement.

During the 2008 report year there were no modifications under the CDBG Program. The following modifications were made under the HOME Program:

- e. Describe how activities and strategies made an impact on identified needs and identify indicators that would best describe the results.

Please refer to General Question Section 1.a.

Identify barriers that had a negative impact on fulfilling the strategies and overall vision

The current economic crisis has had a most notable impact upon both governmental and private finances. As the wave of foreclosures continue and unemployment rates steadily rise, local social and human services delivery systems are being strained beyond capacity placing an even greater demand on the departments to help meet the ever increasing need for affordable housing. As noted in recent years, the supply of affordable rental housing has not kept pace with the increase in population in recent years. Rents have not decreased to a level affordable for low- and moderate-income families (with incomes at or below 80% of AMI).

Additionally, there is now an even more significant a disparity between the cost of housing and available employment, as wages are consistently not able to keep pace with inflation and housing costs.

The County's Moderate Income Housing Units (MIHU) Program and the Shared Appreciation Program, formerly known as the Shared Equity Program, are the primary products available to assist moderate-income persons become homeowners. Due to the income limits, it is more difficult to use the CDBG and HOME direct loan programs to assist low- and moderate-income families in becoming homeowners

- f. Identify whether major goals are on target and discuss reasons for those that are not on target.

Most major goals are currently on target. The three program areas to which the department will continue to dedicate significant time and resources are the development and implementation of its Housing Rehabilitation Program, Homebuyer Assistance Program and the development of stable partnerships with Community Housing Development Organizations (CHDO).

- g. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

It is the intent of DHCD to address the shortage of affordable housing facing Howard County's most cost-burdened by working in partnership with a wide base of local public/private entities to continue to improve land use regulations, offer incentives, financing and evaluate requirements that might be potential barriers to the development of affordable housing.

HOME Program Accomplishments

The HOME Housing Assistance Initiative Project continues to be an important housing financing tool. During FFY 2008, three (3) organizations completed renovations to group homes that were aging and in disrepair. A fourth organization was provided with funding allowing them to rehabilitate 5 townhouses that are used as transitional housing units for homeless families.

Although there were no CHDO –funded activities undertake during the program year, the department has been working with a local provider of housing and services for persons with disabilities and expects to successfully designate the organization as a CHDO by the end of December 2009.

LEAD-BASED PAINT

Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Evaluate and Reduce Lead Based Paint Hazards

The County has been diligent in addressing the hazards of lead-based paint. Department staff has completed HUD lead-based paint training courses and are qualified to conduct visual inspections. When clients are using financial assistance through the County's programs all units built prior to 1978 must be inspected for lead-based paint hazards.

During the program year, no housing units were inspected as all properties rehabilitated or purchased were built after 1980.

HOUSING

Describe actions taken during the last year to foster and maintain affordable housing

Foster and Maintain Affordable Housing

The cost of housing and lack of affordability in Howard County continue to pose challenges to assisting low- and moderate-income persons become homeowners. The County continues to use a variety of programs to achieve the goal of affordable home ownership. The County's Moderate Income Housing Unit Program (MIHU) has great potential to create affordable housing units. Another important County program is the Shared Appreciation Program formerly known as the Shared Equity Program, which is funded by the Housing Commission. The County also utilizes several direct loan programs to achieve affordable home ownership. Often, multiple programs are used to help a client achieve the goal of affordable home ownership. In order to participate in the County's direct loan programs, each potential homeowner must complete a housing counseling seminar to be eligible for loan assistance.

The County has implemented two types of rehabilitation programs. Both are available to the homeowner if the unit is the primary residence and the owner meets the income eligibility requirement. The first program is operated by the Howard County Department of Citizen Services- Office on Aging and serves elderly and handicapped individuals providing emergency repairs as well as rehabilitation to make the units more accessible enabling this population to age in place and to provide both groups the ability to live as independently as possible. The second program is the Substantial Housing Rehabilitation Program which has been in suspense for over a year due to staff turnover. The department has redesigned the program to provide for a more streamlined application process and intends to fund the program using CDBG rather than HOME. The program is expected to be made available to the public by the end of December 2009.

1. Home Ownership

The above programs and other home ownership programs are described in more detail below. Several programs have been suspended pending policy and procedure amendments. Table 2, Affordable Housing through Home Ownership, provides a list of specific accomplishments for each home ownership program during the reporting period.

The table shows cumulative accomplishments, units after construction and a comparison of the five-year Consolidated Plan goals. Units after completion of construction are shown on the chart because these types of projects take several years to complete and activities (from initial plans to land acquisition) have occurred during the cumulative reporting period.

2. **Moderate Income Housing Unit Program (MIHU)** – The MIHU Program is an Inclusionary Zoning Program that requires developers of newly constructed housing in specific zoning districts to build a percentage (generally 10% or 15%) of the dwelling units for moderate-income households. The County established the MIHU program in 1996. MIHUs are sold or rented through the developer. The Department uses a lottery system to select potential owners for the available for-sale properties. . Individuals wishing to participate must complete an application form during an open enrollment month for a “certificate of eligibility” which is based on factors that include income, assets, and household size. Once applicants are certified as eligible, their names are placed on a waiting list. When the next MIHU lottery is held, all applicants certified as eligible and pre-qualified for a mortgage are invited to participate in a lottery. Potential renters can apply for MIHU rental units at the apartment community. Rental units are available on a first come, first serve basis. (For additional information on the MIHU Program go to: www.howardcountymd.gov)

During FFY 2008, six (6) lotteries were held and 36 applicants were selected to be homebuyers. It is estimated that 1,000 units will be available to the Department in the next five years. Listed below are the MIHU home ownership projects that are in various stages of development:

- **Cherry Tree Park** – The completed project has 17 MIHU units. All 17 units are owner-occupied as of December 2008.
- **Shipley’s Grant** – The completed project will have 316 townhouses and 80 condominium units. Howard County Housing awarded 8 MIHU units in phase 1 of the development. In 2008, 6 applicants became homeowners and 2 are scheduled for closing in 2009.

Elkridge Crossing – The development will consist of a mix of 266 townhouses and 96 condominium units. In 2008, 10 condos and 4 townhomes were awarded to MIHU applicants. When construction was completed in 2008, all awarded applicants became homeowners.
- **Gatherings at Jefferson Place** – The completed project will have 135 age restricted condominium units. There will be 14 MIHU units in the project. Construction of the first building is scheduled to begin in spring 2009.
- **Belmont Station** – The completed project will have 110 townhomes. The MIHU requirement is 17 units. In 2008, 7 MIHU applicants signed contracts with the developer and settled on their new homes by the end of the year.
- **Village Towns** – The completed project will have 11 MIHU units in a development of 68 units. The project will be completed in 3 phases. Construction began in the fall of 2008 and 4 MIHU applicants were awarded homes expected to be completed in summer 2009.

3. **Shared Appreciation Program** – Another strategy of the Department is the Shared Appreciation Program. As the name implies, the Housing Commission owns a share in a house with the homeowner owning the remaining share. During FFY 2008, no Shared Equity transactions were closed. As discussed above, this program is often used with other programs to achieve affordability. It has been a very effective program in helping low- and moderate-income families become homeowners.
4. **Direct Loan Programs** – The following direct loan programs are also used to assist low- and moderate-income families achieve the goal of homeownership. The County continues to use State loan programs when needed, including the Maryland Mortgage Program and Down Payment & Settlement Expense Loan Program (DSLPE). The State income limits are significantly higher than the Federal income limits. For example, the State income limit for a family of 3 or more is \$108,698 (Source: www.morehouse4less.com) and under the federal programs the income limit for a family of four is \$61,500 (Source: www.hud.gov). Activities under those programs are listed below.
 - **HOME Homeownership Assistance Program** – A HOME direct loan program (Not funded in FFY08)
 - **Home Ownership Opportunity Program (HOOP)** – A CDBG settlement and down payment loan program (not funded in FFY08)
5. **Homeownership Counseling Programs**
 - **Housing Counseling Program** – The Department conducts monthly home ownership counseling classes, which are a requirement to participate in any first time buyer direct loan funding programs. During FFY 2008, 78 individuals participated in this program.

Information discussed at the workshop includes, but is not limited to, preparing for home ownership (what can you afford to buy), obtaining a mortgage, shopping for a home, preparing for the closing, and life as a homeowner (meeting financial obligations, household budgeting, reaping the financial benefits of home ownership).

- **Family Self-Sufficiency Program** – This HUD funded program assists the Housing Choice Voucher Program residents achieve economic independence and the opportunity for home ownership. This comprehensive program helps upgrade work skills, and provides access to training programs and employment counseling. When participants are employed, an escrow account is established that is matched with program funds. When contract terms are met, the account can be used for a down payment on a home as well as other financial obligations, including educational expenses.

During FFY08, 44 families participated in this program and 10 successfully graduated.

6. **CHDO Projects** - During FFY08 there were no active CHDO projects underway however, Housing staff have been working with a local provider of housing and services for persons with disabilities, on achieving CHDO status and expects to designate and commit CHDO funds to the organization in the first quarter of 2010.
7. **CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program** – These programs are used by the department to fund eligible acquisition,

construction and rehabilitation. These programs are also used to assist in the development of rental housing development projects.

8. Housing Rehab Programs

- **Housing Rehabilitation Loan Program** – The program assists homeowners in maintaining and improving properties while allowing them to remain affordable.

During FFY08 this program was not operational as a result of staff turnover. The department expects to have the program operational by the end of 2009.

- **Home Repair and Modification Program** – The purpose of this program is to assist low- and moderate-income seniors and handicapped individuals remain in their homes. During FFY08, this program assisted 30 individuals.

- **Energy Efficiency Improvements**

There have been no “gut rehab” activities therefore none of the rehab owner occupied units will qualify as an ENERGY STAR Home. Repairs under the Weatherization Program and Public Housing Capital Fund address some of these needs. Maintenance staff will continue reviewing additional needs within public housing and scattered site units.

Specific Housing Objectives

1. Evaluate progress in meeting specific objectives of providing affordable housing, including the number of extremely low-income, low-income and moderate-income renter and owner households comparing actual accomplishment with proposed goals during the reporting period.

TABLE 2. AFFORDABLE HOUSING THROUGH HOME OWNERSHIP

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during reporting period.

Housing Type	Income Range		Project	Program Year Units	Program Year Household Size	Cumulative Actual Units	Cumulative After Completion of Construction
Home Ownership	Low-Moderate	to	Home Ownership Loans (SDLP) – CDBG	0	N/A	0	N/A
Home Ownership	Low-Moderate	to	Home Ownership Loans (HOOP) – CDBG	0	N/A	0	N/A
Home Ownership	Low-Moderate	to	Home Ownership Loans – HOME	0	To be Determined	0	6
Home Ownership	Low-Moderate	to	Home Ownership Loans – SDLP – Non-CDBG	0	N/A	0	N/A
Home Ownership	Low-Moderate	to	Maryland Mortgage Program, Down Payment & Settlement Expense Loan Program (DSELP) – 17 units included in the 58 units	0	Not tracked by the State	136	N/A
Home Ownership	Moderate		Mary Lane (Jessup) - CDBG	0	To be Determined	0	10
Home Ownership	Moderate		Jones Road (Jessup) – CDBG Community Legacy Area	0	To be Determined	0	0 – released from MIHU program
Home Ownership	Low-Moderate	to	Lennox Park (Perpetual Revolving & Habitat) - HOME	0	To be Determined	0	4
Home Ownership	Low-Moderate	to	Wye Avenue (Habitat) – HOME	0	To be Determined	0	2
Home Ownership	Moderate		Cherry Tree Park (MIHU)	7		17	17
Home Ownership	Moderate		Elkridge Crossing (MIHU)		To be Determined	14	54
Home Ownership	Moderate		Shared Equity (Oakland Mills)	1	2	1	N/A
Home Ownership	Low-Moderate	to	Emerson (Proposed)	0	To be Determined	0	60

TABLE 2. AFFORDABLE HOUSING THROUGH HOME OWNERSHIP

Housing Type	Income Range	Project	Program Year Units	Program Year Household Size	Cumulative Actual Units	Cumulative After Completion of Construction
Home Ownership	Low-Moderate to	Aladdin Village/Howard Place	0	To be Determined	0	150
Home Ownership	Moderate	The Village Towns	0	To be determined	0	30
Home Ownership	Moderate	Gatherings at Jefferson Place (Age Restricted)	0	To be Determined	0	14
Home Ownership	Moderate	Belmont Station (MIHU)	7	To be Determined	7	17
Home Ownership	Moderate	Shipley's Grant (MIHU)	6	To be Determined	6	16
				TOTALS AS OF 8/30/09	181	380
Consolidated Plan 2006-2010			Proposed Units	Actual Units FFY 2006-2010		Total After Construction
Goal 2. Increase Affordable Housing Through Home Ownership			100 (20/yr)	118		507

Specific Housing Objectives

1. Evaluate progress in meeting specific objectives of providing affordable housing, including the number of extremely low-income, low-income and moderate-income renter and owner households comparing actual accomplishment with proposed goals during the reporting period.

Rental Housing

Continuing the tradition of the Rouse Company's goal of providing affordable rental housing in each village through the Columbia Housing Corporation, the Department and the Housing Commission have been successful in leveraging funds to develop affordable rental units throughout the County. There are 26 Howard County communities operate using some form of federal housing assistance. There are approximately 1,480 subsidized units and approximately 7,000 non-market rate rental units in Howard County (Source: 2008 Howard County Rental Survey). Although not meeting total needs, these units assist in addressing address affordable rental housing needs of the County.

The Department and the Commission use a variety of funding sources to develop affordable rental housing. They include donation of land by the County, use of local, State and federal mortgage programs, helping developers obtain LIHTC, "low-income housing tax credits" and tax-exempt bond financing, and providing Payment in Lieu of Taxes (PILOTS). The CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program are used to acquire land and for other eligible activities to develop affordable housing. Another important tool used to help develop affordable rental housing in recent years has been the Moderate Income Housing Unit (MIHU) program. Listed below are several affordable rental projects that are in various stages of development.

- **Patuxent Square** – The construction of this 80-unit tax credit project located in the Route One Corridor began in 2006. The grand opening was held in April 2008. As of July 2009, the residential units were 100 % leased. Tax-exempt bonds, LIHTCS, Deferred Developer's Fee, Howard County loan, and Apollo Capital bridge Loan were utilized. In addition, CDBG, HOME, and State Community Legacy funds were used to acquire the land for this project
- **The Residences at Ellicott Gardens (MIHU Project)** – This 106 unit multi-family community is located at 5505 Waterloo Road in Ellicott City. It is anticipated that the project will be completed by August 3, 2009. PRHFs (Partnership Rental Housing Funds), LIHTCs; Howard County Rental Housing Program, Deferred Developer's Fee and General Partner's Equity were used to finance this project. .
- **Parkview at Emerson-** This 80 unit affordable senior rental community is located at 9895 Palace Hall Drive in Laurel, Maryland and was completed in 2008. As of July 2009, it is % leased. The sources of funds utilized included: a private loan provided by AGM-HUD, LIHTCs, Partnership Rental Housing Funds Maryland DHCD, Howard County Grant, and Developer's Equity.

**TABLE 3
AFFORDABLE RENTAL HOUSING**

HOUSING TYPE	INCOME RANGE	PROJECT	PROGRAM YEAR UNITS	UNITS AFTER COMPLETION
Family Rental Housing	Low to Moderate	Port Capital Apartments	84	84
Family Rental Housing	Low to Moderate	Patuxent Square Apartment/Retail	80	80
Family Rental Housing	Low to Moderate	Ellicott Gardens	0	106
Family Rental Housing	Moderate	Ashbury Courts Apartments	0	21
Senior Rental Housing	Low to Moderate	Parkview at Emersion (MIHU)	0	80
Family Rental Housing	Moderate	Belmont Station Apartments (MIHU)	32	32
TOTALS AS OF 6/30/07				
Consolidated Plan 2001-2007		Proposed Units	Actual Units	Total After Construction
Goal 3. Expand the supply of affordable rental housing		142 (20/year)	0	375

Section 215 Housing

Section 215 refers to the qualifications as an affordable housing pursuant to Section 215 of the HOME Investment Partnerships Act. HUD's regulations at 24 CFR 92.52 and 24 CFR 92.254 further defines the qualifications for rental housing is that which does not exceed the fair market rent in the area or which does not exceed 30 percent of household income for a household earning 65 percent of the area's median income. The regulations also define affordable owner occupied housing as that, which has an initial purchase price that does not exceed 95 percent of the median purchase price of a comparable unit for the jurisdiction, or has an estimated appraised value at acquisition that does not exceed the limit. Section 215 housing accomplishments include assistance provided to very low, low- and moderate-income renters and homeowners. The number of homeless families is also reported. The chart below reflects assistance provided by HOME funds and other federal resources requiring an affordability period. CDBG housing programs are not reflected, as the program design does not have an affordability period.

Table 3B
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS

Grantee Name:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	CDBG	HOME	ESG	HOPWA
Program Year:						
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households		6	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	7		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households		4	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	7	10	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	7	24	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	7	24	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	2	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	5	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	7	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	2	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	7	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	5	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	14	24	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	7	34	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	7	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	14	34	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Worst-case housing needs and needs of persons with disabilities include the severely mentally ill, persons with developmental disabilities, the physically disabled, persons with HIV/AIDS and their affected family members and persons with substance abuse issues. Please refer to the Non-Homeless Special Needs sections of this CAPER for a description of the supported housing programs provided through the Continuum of Care. The County also provides funding for emergency repairs and home modifications for the elderly and persons with disabilities. The primary goal of this effort is to make homes more accessible, allowing the elderly population to age in place and to provide both groups the ability to live as independently as possible within the community.

PUBLIC HOUSING

Describe actions taken during the last year to improve public housing and resident initiatives.

Improve Public Housing and Resident Initiatives

During the past year, the Department of Housing continued its review of management and maintenance policies and procedures for County and Commission owned properties. Property managers are now located on-site to increase visibility and to improve response time for administrative and maintenance issues.

The Department of Housing has also begun to develop a plan of action to improve its revenue stream with a focus on increased project reserves to support a better quality rental portfolio that both subsidized and non-subsidized families would be proud to call home. Several units received substantial renovation over the past year, with the use of HUD capitol funds as well as local agency dollars.

The Department continues to focus its effort on Self-Sufficiency, and is in the process of revitalizing its Resident Advisory Board through increased consultation with members on important issues affecting their quality of life.

As discussed in other areas of this report, the Department continues to administer the Family Self Sufficiency Program. The purpose of the program is to enable eligible families to achieve economic independence and self-sufficiency. During FFY 2008, 47 families participated in the program.

BARRIERS TO AFFORDABLE HOUSING

Describe actions taken during the last year to eliminate barriers to affordable housing.

Eliminate Barriers to Affordable Housing

The County is continuing to work towards the reduction/elimination of barriers to affordable housing which includes strategies that require active cooperation/participation by all sectors of the community.

The County’s Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a number of MIHU units of either “for sale” units or “rental” units in

which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. The estimated number of MIHUs to be produced was 1,030 in 2007. Due to a significant slowdown in the economy, that estimate has been cut in half and many of the units scheduled to come on line will be rental rather than for-sale. Naturally, this is subject to market conditions and other changes in the financial environment.

Additionally, the County's mixed use zoning classifications (MXD and CAC) are expected to continue contributing to preserving affordable housing stock. Howard County Zoning Regulations requires that a property in the MXD zone with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate- income renters or buyers. In the CAC zone, 15 % of dwelling units built must be sold or rented to moderate income households. Howard County Zoning Regulations requires a Mixed Use District with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate income renters or first-time home buyers. As of September 30, 2008 there were fifty-four (54) site development plans in process having a unit potential of 1,517 upon completion and a projected total of 7,585 over five years.

HOME/AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI)

Assessment of Relationship of HOME funds to Goals and Objectives

- a. Evaluate progress made toward meeting goals of providing affordable housing unit HOME funds, including the number and types of households served.
- b. HOME Match Report – Use HOME Match Report HUD-40107A to report on match contributions for the period covered by the Consolidated Plan program year.
- c. HOME MBE and WBE Report – Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
- d. Assessments
 - h. Details results of on-site inspections of rental housing
 - ii. Describe the HOME jurisdiction's affirmative marketing actions
 - iii. Describe outreach to minority and women-owned businesses.

Home Investment Partnership Program (HOME) Narrative

As of July of 2005 the County, (with HUD's approval) began using a new area modest housing limit. This figure was determined by using the methodology permitted in the HOME final rule to calculate the median area purchase price. The market analysis resulted in a new modest housing limit of \$389,405.00. The purchase price of a standard home or the estimated value after rehabilitation of a home for a low- and moderate-income household should not exceed 95 percent of the median price for the area. The change will allow homebuyers to be able to obtain a modest home accordingly to the median prices in the County.

a. Consistency with Consolidated Plan Homebuyer Activities

All prior year homebuyer activities are consistent with Consolidated Plan Goal 2: Increase affordable housing through home ownership assistance. **There were no homebuyer activities undertaken with HOME funds for the reporting period.**

Rental Activities

All rental activities (see Table 3) are consistent with our Consolidated Plan Goal 3: Expand the supply of affordable rental housing. No HOME funds were committed to rental projects during FFY 2008.

Prior year activities involving the acquisition of land by Habitat for Humanity and Perpetual Revolving Loan Fund, Inc. are underway but have not resulted in the sale of newly constructed homes as of yet.

One new rental project is in the pre-development stage and proposes to use HOME funds in the redevelopment of an existing 100 unit garden community. Upon completion, the project will provide 269 units of affordable rental housing.

Owner-Occupied Rehabilitation

This project is designed to assist low and moderate-income residents with below market interest rates or non-interest bearing loans for principal residence rehabilitation work. This program has been redesigned with process improvements, project management, marketing information and decision turnaround. This program is scheduled to become operational again by the end of 2009.

During FFY 2008, eight individual properties were rehabilitated using HOME funds. The activity was carried out by Congregations Concerned For the Homeless, Supported Living, Inc., and Transitional Housing Resources, Inc. All are local non-profit providers of housing services for persons with disabilities and/or transitional housing for homeless families.

These activities are consistent with the Consolidated Plan Goal 1: Preservation and rehabilitation of existing housing stock.

HOME Match Contributions

The County will apply a “banked” match from prior years to its FFY2008 requirement. **See Appendix B.1. HOME Match Report HUD 40107-A.**

Minority Business Enterprise/Women’s Business Enterprise

There were no contracts or subcontracts to Minority Owned Business during this program year.

The County has an MBE/WBE program. The Office of Purchasing commitment and policy is to assure all persons have equal opportunity to participate in the procurement of all commodities and services. For details go to the County website at: http://www.howardcountymd.gov/Purchasing/Purchasing_EBO.htm

See Assessment of Outreach to Minority-Owned and Women-Owned Businesses below and **Appendix B.2. HOME Annual Performance Report HUD-40107**

Results of on-site inspection of affordable rental housing assisted under the HOME program.

Both of the recently completed HOME assisted rental housing projects are scheduled to undergo their first on-site inspections in early 2010. For the three Commission-owned, HOME assisted, scattered site rental units, DHCD coordinates with the county Department of Licenses and Permits to conduct physical inspections of the units each year in conjunction with rental license renewals. The Housing Commission also inspects the units yearly.

Assessment of Affirmative Marketing Efforts

The County, through the Department of Human Rights, ensures that all residents are treated equally and are not discriminated against on the basis of race, creed, religion, mental or physical disability, color, sex, national origin, age, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status or source of income.

All residents have the right to see any house or apartment in any neighborhood or city; to see all information about the price, fees, taxes, and other housing costs and to be treated the same as all other persons.

It is expected that the owner-occupied rehabilitation program will again become operational in by the end of 2009. In advance of the launch of the program, the department will advertise in local newspapers and brochures containing information about the requisites and eligibility requirements for participation in the program will be distributed to local service providers and made available in libraries and other County buildings. The department's web page will also be updated to provide the program information.

There are several existing outreach efforts in place for residents and tenants of public and manufactured housing and other families assisted by the Howard County Housing Commission, as well as the other income eligible persons and families. They include, but are not limited to:

- Files are reviewed on a regular basis for subsidized housing clients who meet income requirements and are interested in the transition to home ownership. The in-house mortgage specialist coordinates this effort and assists clients to reach this goal.
- Mortgage lenders and some banks maintain a list of Housing Choice Voucher Program (formerly Section 8), public housing and other low- and moderate-income persons who are ready to purchase a home. Credit worthiness is verified and in some instances clients have lender commitments.
- The Commission conducts a Family Self-Sufficiency (FSS) Program. Clients who meet the program requirements have an option of purchasing a home. The FSS coordinator has access to the County mortgage specialist for client referrals.
- Through partnerships with local banks, income eligible clients are also referred to the Department of Housing and Community Development Homeownership staff.
- Homeownership staff also assist County residents who contact the department via telephone calls, U.S. mail and internet e-mail.

HOMELESS

Homeless Needs

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new federal resources obtained from Homeless SuperNOFA.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Howard County Continuum of Care

Howard County, Maryland remains at the forefront in establishing and maintaining a highly effective Continuum of Care (CoC). In its leading role within the CoC, the Department of Citizen Services (DCS) continuously monitors the level of service being provided to homeless individuals and families, identifying general gaps in service, subpopulations that may be underserved and developing enhancement strategies for existing programs. Partnering with DCS is the Local Board on Self-Sufficiency. The Board brings together key stakeholders from both the public and private sectors to perform the following functions:

- Support the goal of the Human Services Master Plan to build a community that enables individuals and families to have adequate income and resources to meet their basic needs;
- Act as the planning and coordinating mechanism for initiatives to promote the economic stability of individuals and families; and reduce the incidence of poverty in Howard County; and
- Serve as the governance body for the distribution of certain resources that support initiatives of the Board.

One of the first acts of the Board was to create the Committee to End Homelessness. This committee is composed of an array of core shelter providers, mainstream resource providers that serve the homeless, local and State government representatives, community advocates, faith-based organizations and persons who are currently or formerly homeless, all playing a critical role to ensure that the needs of the homeless population are addressed. Working with the Board to Promote Self-Sufficiency and its Committee to End Homelessness, the Department ensures that both homeless individuals and families have access to the highest quality of service and supported housing available to help bring swift resolution to their housing crises. This partnership has resulted in the following activities and accomplishments:

- During the previous year the Committee to End Homelessness has worked on the County's **Plan to End Homelessness**, developing strategies for implementation of prevention/intervention activities. A preliminary report will be submitted to the Board to Promote Self-Sufficiency in December, 2009, with a formal report describing specific initiatives to be provided to the Board in February, 2010.
- **Howard County received renewal funding for** all three of its eligible Supportive Housing Program projects under the FFY2008 CoC application. The permanent housing projects (McKinney I & II) provided rental subsidies and case management for homeless persons with disabilities. Of the 32 units of housing made available last year, individuals meeting HUD's definition of chronically homeless occupied 8 units. The transitional housing project, sponsored by Congregations Concerned for the Homeless, continued to provide housing and case management for 3 homeless families.

- **Howard County's Cold Weather Shelter opened in November 2008 and remained open through March 2009.** The Cold Weather Shelter, operated by Grassroots Crisis Intervention Center, provided additional emergency bed resources so desperately needed during the cold winter months. This past year, the shelter housed 79 individuals averaging 19 guests per night. As in prior years, the shelter, hosted by local faith-based organizations, provided homeless individuals and families with an overnight place to sleep, laundry services, hot meals, essential personal supplies and limited case management and medical services. This twenty-six week effort employed the use of hundreds of volunteers and thousands of dollars in donated food and supplies.
- **Howard County Homeless Management Information System (HMIS)**
Through the use of Service Point, the emergency and transitional shelter providers, along with other non-housing service providers, continued to use the web-based system that is designed to manage client level and program data providing CoC with information regarding the nature and extent of homelessness within the jurisdiction. There are 50 licenses in use throughout the County. The County is working to increase the usefulness of the system for existing users and to expand the system to include other human services providers.
- **Route 1 Day Resource Center**
In July 2008, the Day Resource Center was opened on Route One to serve the homeless population living outside in the Route One corridor. In its first year, the Center has served over 450 people. The program, a partnership between the faith community and Grassroots, provides basic services including meals, laundry, food, limited medical care and social services. The Center conducted a survey of visitors- 126 people - during a three week period in August 2009. The survey asked about housing and income. Of 93 visitors who are living in Howard County, five were employed full-time, and 14 part-time. Nine people received SSI/SSDI, six reported other sources of income, and 59 have no source of cash income. Thirteen people received food stamps. During the same period, two of the women served reported that they were pregnant.

Actions taken to develop and implement a Continuum of Care strategy for homeless subpopulations

As the lead entity for the Continuum of Care planning process, the Department of Citizen Services works closely with the Board to Promote Self-Sufficiency and its Committee to End Homelessness and is the primary provider of direct technical assistance and staff support in the implementation of the Continuum's goals and ultimately the County's Plan To End Homelessness. The Department administers the funding for homeless projects including the funding received through the Community Development Block Grant Program, through Howard County Housing. Additionally, the Grants Manager for the Department of Citizen Services works with community development staff on program design and monitoring of programs which directly support the County's Continuum. Both County departments work with local service providers and the Committee on Homelessness to plan and carry out programs serving the needs of County residents who are homeless or socially and/or economically vulnerable increasing their risk of becoming homeless.

- The Mobile Crisis Team, which operates seven (7) days a week, continues to provide critical supportive service to individuals and families in crisis. The team is staffed with two on-duty personnel at all times and is represented by Counselors from Grassroots Crisis intervention Center, Humanim and the Howard County Police

Department. The Domestic Violence Center of Howard County provides services to victims of domestic violence and their children. The Center currently operates an eight-bed emergency safe house and three transitional housing units accommodating 21 women and children. The program is designed to allow for up to six months of stay including intensive case management to help stabilize the individual or family as they transition into permanent housing.

- For those individuals and families impacted by HIV/AIDS, the Aids Alliance of Howard County continues to provide temporary emergency assistance with food, medication, dental care, transportation and utilities. Tenant-based rental assistance is provided through the Housing For Persons With AIDS Program (HOPWA), administered through the Howard County Housing Commission. The Howard County Health Department works collaboratively with the Commission to identify and select participants for the program. Through this shared effort, many individuals are provided an affordable, stable living environment, often receiving supportive services and being linked to other mainstream resources that enable them to maintain independence and dignity.
- Homeless individuals who are chronic substance abusers typically receive services through the Office of Substance Abuse Services, part of the Howard County Health Department. Centralized intake that provides prompt thorough assessment of individuals in need of substance abuse treatment with referrals to the appropriate level of care.
- Howard County has very few veterans that have presented themselves as homeless or utilize the shelter system. During the most recent **Point-in-time Street and Shelter Survey conducted in January, 2009**, only **eight persons** indicated veteran status. Since this homeless subpopulation represents such a small number of the homeless population in Howard County, veterans in need can often be referred to the Veteran's Center in Baltimore for more comprehensive service.
- **Howard County Family Stabilization Program (FSP).** Howard County Government continued it's funding in the amount of \$250,000 to address the on-going challenges associated with rising energy costs and the limited permanent housing resources for families exiting homelessness. \$160,000 is specifically utilized for implementation of the Family Stabilization program that houses and provides customized case management for 10 families. Congregations Concerned for the Homeless, Inc., operates the program.

The Community Action Council of Howard County administers the energy assistance component, utilizing funds to provide supplemental energy grants to vulnerable households.

- **Persons who are homeless but require supportive housing (including persons with HIV/AIDS).** The permanent housing program for homeless individuals with disabilities currently houses 28 individuals and 10 families. This program, funded through HUD's Supportive Housing Program provides a stable living environment for some of the County's most vulnerable residents. Local non-profit providers and a full-time case manager provide supportive services.

- Through County General funds, families living long-term in area motels are given the opportunity to move to permanent, independent living. The program administered by Grassroots Crisis Intervention Center, offers intensive case management and assistance in paying off outstanding debts and aiding in credit repair process, which often prohibit a move to permanent housing. Through this program, approximately 10–15 families achieve permanent housing annually.
- The Howard County Mental Health Authority plans, develops and manages services to residents with mental illnesses. Through a **Shelter Plus Care (S + C) grant**, the Mental Health Authority provides permanent supportive housing to 10 individuals with mental illnesses who have been released from the Howard County Detention Center.

New federal resources obtained from the Homeless SuperNOFA

The Howard County Department of Citizen Services serves as the project sponsor for permanent supportive housing and received funding through the US Department of Housing and Urban Development for the following Supportive Housing Programs grants:

- **MD06B704001** – Permanent Housing for Homeless Persons with Disabilities. There are currently 15 individuals and 10 families being served through this program.
- **MD06B704002** – Permanent housing for Persons with Disabilities. Funds are utilized for leasing of 10 residential units and supportive services. Five of the units are designated to house individuals meeting HUD’s definition of chronically homeless.
- **MD06B404001** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are utilized for leasing of 3 residential units and supportive services. All units are designated to house individuals meeting HUD’s definition of chronically homeless.
- **MD06B704003** – Transitional Housing For Homeless Families – funds are utilized for leasing of 3 residential units and supportive services.

Actions taken to prevent homelessness

Many human service providers, both public and nonprofit, administer social service programs, which address the needs of at-risk individuals and families. Services to prevent homelessness include but are not limited to: Emergency Assistance for Families with Children, Family Preservation Services, Homeless Prevention Programs, Temporary Cash Assistance, Transitional Emergency Medical and Housing Assistance, First Month’s Rent and Eviction Prevention, Rental Allowance Program, electric Universal Service, Fuel Fund and other crisis services.

Funding received through the Maryland Department of Human Resources Service Linked Housing Program was used in conjunction with County general funds to develop and implement the County’s Family Stabilization program. Family Advocates coordinate services and resources for families transitioning from shelter into permanent housing and provide case management to help families remain stable in housing.

This past year the Community Action Council, the county’s designated anti-poverty agency, assisted households with eviction prevention and provided first month’s rent grants. Through various state, federal and local funding, Howard County also provides eviction prevention and first month’s rent funds to individuals and families in housing crisis. The Community Action

Council of Howard County and the Salvation Army, Howard County Family Service Center, administer these programs.

To address emergency and transitional housing

The lack of affordable housing continues to be one of the primary obstacles to significantly decreasing the number of homeless persons and families in Howard County.

This issue has caused a severe strain on the County's primary shelter, Grassroots Crisis Intervention Center. Likewise, there are very few options for families ready to exit transitional housing. Grassroots operates a 55-bed Emergency Shelter/Crisis facility and the County will continue to support the Cold Weather Shelter through local churches. This project continues to receive significant support from the community, local developers, local foundations, businesses and related non-profit service providers. The Cold Weather Shelter provides an additional 20-25 seasonal emergency beds during the months of November through March.

The County has approximately 90 beds within transitional housing units, all for families. Congregations Concerned for the Homeless is the primary provider of transitional housing and incorporates a strong case management and supportive service component into its programming. Each provider of emergency and transitional housing works with its shelter residents to develop a case plan that enables the client/family to mobilize the necessary resources to move them towards self-sufficiency. In FY 2010, Howard County through its **Community Service Partnerships Program** will provide funding to support agency operating and general shelter operations and services as follows:

- Congregations Concerned For The Homeless – \$160,000
- Domestic Violence Center - \$466,102
- Grassroots Crisis Intervention Center - \$1,258,240

In supplement, the following agencies administering programs that assist low-income, economically, health challenged and socially vulnerable populations:

- The Community Action Council - \$655,230
- FIRN - \$200,040
- Healthy Families - \$38,675
- Humanim - \$225,500
- Legal Aid - \$87,500
- Meals On Wheels - \$23,000
- National Alliance on Mental Illness (NAMI) - \$20,000
- On Our Own - \$36,100

County funds are supplemented through an Emergency and Transitional Housing and Homeless Prevention Program (ETHS/HPP) Grant of \$88,269, an Emergency Food and Shelter Program (EFSP Phase 27) Grant of \$50,748; and an Emergency Shelter Grant (ESG) of \$22,191.

Emergency Shelter Grants (ESG)

Not applicable.

COMMUNITY DEVELOPMENT

Assessment of Relationship of CDBG Funds to Goals and Objectives

DHCD in partnership with the Department of Citizen Services and non-profit providers used formula grant funds to implement multi-faced strategies designed to assist in the progression of the homeless and subsidy-dependent residents to economic and housing self-sufficiency. For programs to provide affordable housing, either for homeownership or rental, the County has been able to leverage federal, state and private funds to reach identified goals. For limited clientele activities, the goal has always been to exceed the minimum 51% of low- and moderate-income persons being served. Below is a summary of activities by the goals and objectives contained in the Consolidated Plan. It shows the outputs, i.e., number of persons served, housing units rehabilitated, etc.) for the report year and the dollars associated with the activity. For details on the number of low and moderate-income persons served, refer to Appendix C-3, *Activity Summary Report (CO4PR03)*.

- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
- c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income and moderate-income persons.

All activities benefited persons at or below 80% of the AMI.

2. Changes in Program Objectives – Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

No changes in program objectives occurred.

3. Assessment of Efforts in Carrying Out Planned Actions

- a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.

The County pursued all resources available including federal, state and local funds to address the goals and objectives established in the Consolidated Plan.

- b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.

No certifications of consistency were requested.

- c. Indicate how grantee did not hinder Consolidate Plan implementation by action or willful inaction.

The County did not hinder achieving the Consolidated Plan goals through actions or willful inactions.

4. For Funds Not used for National Objectives

- a. Indicate how use of CDBG funds did not meet national objectives.

The County's use of CDBG funds met national objectives.

- b. Indicate how did not comply with overall benefit certification.

All CDBG expenditures, except administrative costs, benefited low- and moderate-income persons. All persons assisted under the public services category were either screened for income eligibility or belonged to a class of persons defined as low- to moderate-income.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property --
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organization who occupied properties subject to the Uniform Relocation Act and whether or not they were displaced and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, etc.

No projects using CDBG funds have caused displacement.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons --
 - a. Describe actions taken by the grantee and businesses to ensure first consideration was or will be given to low/mod
 - b. List by job title of all the permanent jobs created/retailed and those that were made available to low/mod persons
 - c. If any jobs claimed as being available to low/mod persons require special skill, work experience, or education provide a description of steps being taken or that will be taken to provide such skills, experience or education.

Not applicable this report period.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate-income benefit --
 - a. Describe how the nature, location or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low and moderate income.

Howard County conducted 11 limited clientele activities in Program Year 2008. Of these activities, all exclusively benefitted a presumed group listed at paragraph 570.208(a) (2) (i) (A). Of the remaining activities, all were designed in compliance with Section 570.208 to benefit at least 51% low/mod persons. Howard County's goal through CDBG is to provide activities that benefit 100% low/mod income persons. The County has been very successful in achieving this goal with most activities reaching between 85% and 100%.

Activity No.	Activity Name	IDIS National Objective Code	Criterion & Other Information
433	Dept. of Rec. & Parks - Roger Carter After School Program.	LMC	51%; incomes documented through verifiable certifications
434	Office of Human Rights - Fair Housing Calendar	LMC	51%; incomes documented through verifiable certifications
435	Project Coordination	None	None
436	Community Housing Assistance Initiative	LMH	51%; incomes documented through verifiable certifications
437	Rehab Loan Program	LMH	51%; incomes documented through verifiable certifications, Owner of Home.

438	Housing Management	Rehabilitation	None	None
439	Lead Based Paint - Testing & Removal		LMH	51%; incomes documented through verifiable certifications
440	Child Care Tuition		LMC	51%; incomes documented through verifiable certifications
441	Employment Connection		LMC	51%; incomes documented through verifiable certifications
442	CNA/GNA/LPN (RENEW)		LMC	51%; incomes documented through verifiable certifications
443	Child Care Scholarship Program		LMC	51%; incomes documented through verifiable certifications
444	New Jobs/New Lives (FIRN)		LMC	51%; incomes documented through verifiable certifications

446	Personal Assistance Service Program	LMC	51%; incomes documented through verifiable certifications
447	DCS - Home Repair and Modification	LMC	51%; incomes documented through verifiable certifications, Elderly or Disabled, Homeowner
448	DCS - Supported Housing Program (Persons w/Disabilities)	LMC	PB; homeless, abused, children, battered spouses, McKinney grantee
453	Grassroots – Emergency Motel Program	LMC	PB; homeless, abused, children, battered spouses

8. Program income received

- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development or other type of revolving fund.

Total program income to revolving funds: \$0.00

Program income is generated by the JREF business loans (job creation), Settlement Down Payment Loan Program (SDLP), Home Ownership Opportunity Program (HOOP) and the Housing Initiative Loan Program. During program year 2008, there was no program income receipted in IDIS. Program income reported on-hand as of May 1, 2008 totaled \$234,778.50.

- b. Detail the amount repaid on each float-funded activity.

Float-funded activities: \$0.00

- c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other

Other Loan repayments:

- d. Detail the amount of income received from the sale of property by parcel.

Income received from sale of property: \$0.00

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed provide the following information --

- a. The activity name and number as shown in IDIS;
- b. The program year(s) in which the expenditure(s) for the disallowed activity (ies) was reported;
- c. The amount returned to line-of-credit or program account; and
- d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

No prior year adjustments were made.

10. Loans and other receivables

- a. List the principal balance of each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.

Float-funded activities outstanding at the end of reporting period: \$0.00

- b. List the total number of other loans outstanding and the principal balance owned as of the end of the reporting period.

See c below.

- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owned as of the end of the reporting period and the terms of the deferral or forgiveness.

Number of loans outstanding and principal balance owned at the end of reporting period:

Single-unit housing rehabilitation	(indicate number)
Loans outstanding	
Principal balance	\$0.00

All loans are due and payable in full if the house ceases to be the principal residence of the borrower, if the home is refinanced with cash out or used as collateral for a home equity line of credit before the mortgage matures.

- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

Number and amount of loans in default and for which the balance was forgiven or written off during the report period:

0 loans forgiven/written off totaling \$0.00

- e. Provide a list of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

No properties acquired or improved by DHCD or its subrecipients were available for sale as of the end of the reporting period.

11. Lump sum agreements

- a. Provide the name of the financial institution.
b. Provide the date of the funds were deposited.
c. Provide the date the use of funds commenced.
d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

Not applicable.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year.

- a. Identify the type of program and number of projects/units completed for each program.
b. Program the total CDBG funds involved in the program.
c. Detail other public and private funds involved in the program.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program. For grantees with federally-designated Ezs or Ecs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Howard County does not have any approved neighborhood revitalization strategies.

Antipoverty Strategy

Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Reduce the number of people living below the poverty line

One of the major goals in Howard County's FY 2007 five year Consolidated Plan is to assist low-income persons/families attain self-sufficiency. To help reach this goal, a large percentage of CDBG funds have been directed toward the housing, public service and economic development (job training and creation of jobs) needs which are identified in the Consolidated Plan. The purpose of this strategy is to reduce the number of people living below the poverty line. For a summary of accomplishments in assisting individuals to move toward self-sufficiency refer to the following programs in Table 4. Summary of CDBG Activities: Employment Connection, RENEW, Child Care Training Scholarship Program, New Jobs, New Lives, and Child Care Tuition Reimbursement. For details on accomplishments refer to Appendix C3, *Activity Summary Report (CO4PR3)*.

NON-HOMELESS SPECIAL NEEDS

Identify actions taken to address special needs of persons that are not homeless but require supportive housing (including persons with HIV/AIDS and their families).

The County has implemented two types of rehabilitation programs. Both are available to the homeowner if the unit is the primary residence and they meet the income eligibility requirement.

One of the programs is for elderly and handicapped individuals. It provides emergency repairs as well as rehabilitation to make the units more accessible to assist this population to age in place and to provide both groups the ability to live as independently as possible.

Under the **Home Repair and Modification Program** a total of 19 units were repaired or modified in FFY08. The total expended during the report year was \$47,550. All clients are seniors and/or disabled individuals. This program is time intensive and requires case management of the clients, often directing them to other available services within the County's human services area. Many clients who do not qualify under the CDBG Program are referred to Rebuilding Together (formerly Christmas in April). This is an organization comprised of volunteers who repair homes in the county for low-income families.

Examples of the types of repairs include, but are not limited to: replacement of hot water heaters, replacement of rotted out flooring due to leaking hot water heaters, roof repairs, sump pump installation, and installation of commodes and faucets. The smaller home repair jobs (e.g. putting in a grab rail) are completed by the retrofit specialist for the Office on Aging, resulting in significant cost savings.

d. Housing Opportunities for Persons with Aids (HOPWA) Narrative - N/A

e. Emergency Shelter Grant (ESG) Narrative - N/A

Appendix A: Financial Summary Report HUD 4949.3

Appendix A: Financial Summary Report HUD 4949.3

Name of Grantee		Grant #	Reporting Period	
Howard County, MD		B-96/97/98/99/00/01/02/03/04/05/06/07/08-UC-24-0012	Fm 7/1/08 to 6/30/09	
Part I. Summary of CDBG Resources				
1.00	Unexpended funds at end of Previous reporting period			1,800,011.52
2.00	Entitlement Grant from HUD-7082			1,158,318
3.00	Surplus Urban Renewal Funds			0.00
4.00	Section 108 Guaranteed Loan Funds			0.00
5.00	Program income received by	Grantee	Subs	
	a. Revolving Funds	0.00	2,484.00	
	b. Other (Loan Repayments; Fees)			
	c. Total Program Income	0.00	2,484.00	2,484.00
6.00	Prior Period Adjustments		0	
7.00	Total CDBG Funds Available for use during the reporting period			2,960,813.52
Part II: Summary of CDBG Expenditures				
8.00	Total Expenditures			1,537,859.14
9.00	Total Expended for Planning and Administration			156,344
10.00	Amount Subject to Low/Mod Benefit Calculation (line 8 minus line 9)			1,381,515.14
11.00	CDBG Funds used for Section 108 principal & interest			0.00
12.00	Total expenditures (line 8 plus line 11)			1,537,859.14
13.00	Unexpended balance (line 7 minus line 12)			1,386,150.25
Part III: Low/Mod Benefit this reporting period				
14.00	Total low/mod credit for multi-unit housing expenditures			0.00
15.00	Total from all other activities qualifying for low/mod expenditures			1,381,515.14
16.00	Total (line 14 plus line 15)			1,381,515.14
17.00	Percent benefit to low/mod persons (line 16 divided by line 10)			100.00%
Part IV: Low/mod benefit for multi year certifications				
Program years covered in certification			FFY 2008	
18.00	Cumulative net expenditures subject to program benefit calculations			1,537,859.14
19.00	Cumulative expenditures benefiting low/mod persons			1,381,515.14
20.00	Percent benefit to low/mod persons (line 19 divided by line 18)			89.8%
Part V: For Public Service Activities only				
21.00	Total PS expenditures			148,398.50
22.00	Total PS Unliquidated Obligations			9,505.60
23.00	Sum of lines 21. & 22.			157,903.50
24.00	Total PS unliquidated obligations reported at the end of the previous period			0.00
25.00	Net Obligations for public services			157,903.50
26.00	Amount of Program Income received in the prior program year			2,484
27.00	Entitlement Grant Amount (from line 2)			1,158,318
28.00	Sum of line 26 & 27			1,160,802
29.00	Percent of Funds obligated for PS Activities (line 25 divided by line 28)			13.6%

Part VI: Planning and Program Administration Cap Calculation

30.00	Amount expended for Planning & Administration (from line 9)	156,344
31.00	PA Unliquidated Obligation at end of Current Program Year	64,890
	PA Unliquidated	
	Obligation at end of	
32.00	Previous Program Year	0.00
33.00	Total PA Obligated (line 30, plus line 31, minus line 32)	221,234
34.00	Entitlement Grant	1,158,318
35.00	Current Year Program Income (from line 5c)	2,484
36.00	Total Subject to PA Cap (line 34 plus line 35)	1,160,802
37.00	Percent Funds Obligated for PA Activities (line 33 divided by line 36)	19.1%

Appendix B.1. HOME Match Report

HOME Match Report

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

[illegible]

APPENDIX B. 2. HOME Annual Performance Report (Form HUD-40107)

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.
Send one copy to the appropriate HUD Field Office and one copy to:
HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410

This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Starting	Ending	
July 1, 2008	June 30, 2009	11/10/09

Part I Participant Identification

1. Participant Number M-08-UC-24-0203	2. Participant Name Howard County, Maryland		
3. Name of Person completing this report Shirelle Bennett		4. Phone Number (Include Area Code) 410-313-6036	
5. Address 3430 Courthouse Drive	6. City Ellicott City	7. State Maryland	8. Zip Code 21044

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
-0-	\$8,235.00	-0-	-0-	\$8,235.00

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

		Minority Business Enterprises (MBE)					f. White Non-Hispanic
		a. Total	b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
A. Contracts							
1. Number		4					
2. Dollar Amount		\$621,022.36			1		
B. Sub-Contracts							
1. Number							
2. Dollar Amount							
		a. Total	b. Women Business Enterprises (WBE)	c. Male			
C. Contracts							
1. Number		4	0	1			
2. Dollar Amount		\$621,022.36		\$621,022.36			
D. Sub-Contracts							
1. Number							
2. Dollar Amounts							

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number	-0-					
2. Dollar Amount						

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost				
1. Parcels Acquired	-0-					
2. Businesses Displaced	-0-					
3. Nonprofit Organizations Displaced	-0-					
4. Households Temporarily Relocated, not Displaced	-0-					
Households Displaced	a. Total	Minority Business Enterprises (MBE)				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
5. Households Displaced - Number	-0-					
6. Households Displaced - Cost	-0-					

Appendix C1 – CDBG Activity Summary Report (GPR) For Program Year 2008

Appendix C2 Summary of Accomplishments (IDIS C04PR23)

Appendix C3 – Summary of Consolidated Plan Projects (IDISC04PR06)